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**State:** Arkansas **Filing Company:** Automobile Club Inter-Insurance Exchange  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto  
**Project Name/Number:** /

## Filing at a Glance

Company: Automobile Club Inter-Insurance Exchange  
Product Name: Private Passenger Auto  
State: Arkansas  
TOI: 19.0 Personal Auto  
Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Filing Type: Rate/Rule  
Date Submitted: 09/05/2012  
SERFF Tr Num: AAAM-128663033  
SERFF Status: Closed-Filed  
State Tr Num:  
State Status:  
Co Tr Num: AR120831XRMXX118  
  
Effective Date: 03/01/2013  
Requested (New):  
Effective Date: 03/01/2013  
Requested (Renewal):  
Author(s): Debbie Furman, Katina Arras, Dennis Kettler  
Reviewer(s): Alexa Grissom (primary)  
Disposition Date: 09/27/2012  
Disposition Status: Filed  
Effective Date (New): 03/01/2013  
Effective Date (Renewal):  
  
State Filing Description:

**State:** Arkansas **Filing Company:** Automobile Club Inter-Insurance Exchange  
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## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 09/27/2012  
State Status Changed: Deemer Date:  
Created By: Katina Arras Submitted By: Katina Arras  
Corresponding Filing Tracking Number: AAAM-128667909

### Filing Description:

In conformity with Arkansas Insurance Department Rule and Regulation 23, Section 6A, the Automobile Club Inter-Insurance Exchange, 12901 North Forty Drive, St. Louis, Missouri 63141, is submitting this filing revising our Rules and Rates Manual to be effective March 1, 2013 for New Business and Renewals.

This filing also reflects a change in private passenger automobile insurance rates that will result in an overall rate increase of 4.7%.

The complete details of this filing can be found in the Actuarial Memorandum and the Explanatory Memorandum.

## Company and Contact

### Filing Contact Information

Katina Arras, kaaras@aaamissouri.com  
12901 North Forty Drive 314-523-7350 [Phone] 5236 [Ext]  
St. Louis, MO 63141 314-523-6940 [FAX]

### Filing Company Information

Automobile Club Inter-Insurance CoCode: 15512 State of Domicile: Missouri  
Exchange Group Code: Company Type:  
12901 North Forty Drive Group Name: State ID Number:  
St. Louis, MO 63141 FEIN Number: 43-6029277  
(314) 523-7350 ext. 5233[Phone]

## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation: Rate/Rule = \$100.00  
Per Company: No

Company	Amount	Date Processed	Transaction #
Automobile Club Inter-Insurance Exchange	\$100.00	09/05/2012	62280963

State:	Arkansas	Filing Company:	Automobile Club Inter-Insurance Exchange
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/27/2012	09/27/2012

## Objection Letters and Response Letters

### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	09/17/2012	09/17/2012

### Response Letters

Responded By	Created On	Date Submitted
Katina Arras	09/18/2012	09/20/2012

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Automobile Club Inter-Insurance Exchange
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto		
<b>Project Name/Number:</b>	/		

## Disposition

Disposition Date: 09/27/2012

Effective Date (New): 03/01/2013

Effective Date (Renewal):

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Automobile Club Inter-Insurance Exchange	7.300%	4.700%	\$1,041,662	17,702	\$22,308,592	40.700%	-20.900%

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Automobile Club Inter-Insurance Exchange
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto		
<b>Project Name/Number:</b>	/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Actuarial Memorandum	Filed	Yes
Supporting Document	Exhibit 2 - Development of Statewide Indicated Rate Change	Filed	Yes
Supporting Document	Exhibit 3 - Development of Loss Trend Factors	Filed	Yes
Supporting Document	Exhibit 4 - Development of Premium Trend Factors	Filed	Yes
Supporting Document	Exhibit 5 - Development of Expected Loss Ratio	Filed	Yes
Supporting Document	Exhibit 6 - Investment Income	Filed	Yes
Supporting Document	Exhibit 7 - Development of Annual Trends in Exhibit 3	Filed	Yes
Supporting Document	Exhibit 8 - Development of CAT Load in Exhibit 2, Sheet 1	Filed	Yes
Supporting Document	Explanatory Memorandum	Filed	Yes
Rate (revised)	AAA OnBoard Discount	Filed	Yes
Rate	AAA OnBoard Discount	Filed	Yes
Rate (revised)	AAA OnBoard Teen Discount	Filed	Yes
Rate	AAA OnBoard Teen Discount	Filed	Yes
Rate	Drivesharp Discount	Filed	Yes
Rate	Verified Mileage Discount	Filed	Yes
Rate	Accident Forgiveness	Filed	Yes

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Automobile Club Inter-Insurance Exchange
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto		
<b>Project Name/Number:</b>	/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Table of Contents	Filed	Yes
Rate	Multiple Car Use Factor	Filed	Yes
Rate	Premium Transition Rule	Filed	Yes
Rate	Service Charge	Filed	Yes
Rate	Longevity Discount	Filed	Yes
Rate	Discount Factors	Filed	Yes
Rate	Available Coverage Limits and Deductibles	Filed	Yes
Rate	Arkansas ERP Base Rates	Filed	Yes

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**State:** Arkansas **Filing Company:** Automobile Club Inter-Insurance Exchange  
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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/17/2012
Submitted Date	09/17/2012
Respond By Date	

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Dear Katina Arras,

**Introduction:**

*This will acknowledge receipt of the captioned filing. The worksheet tab has been changed from Form APCS. Also, the report said a premium cell may contain a text value error. Please make the changes and resubmit the APCS forms.*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,*

*Alexa Grissom*

<b>SERFF Tracking #:</b>	AAAM-128663033	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	AR120831XRMXX118
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Automobile Club Inter-Insurance Exchange		
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<b>Product Name:</b>	Private Passenger Auto				
<b>Project Name/Number:</b>	/				

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/18/2012
Submitted Date	09/20/2012

Dear Alexa Grissom,

### Introduction:

The Automobile Club Inter-Insurance Exchange is submitting the following response to the Objection dated September 17, 2012:

### Response 1

#### Comments:

The APCS - Auto Premium Comparision Survey has been replaced to remove any premium cell that may contain text.

We also revised Rule 327.10 - OnBoard Discount and Rule 327.11 - OnBoard Teen Discount to apply the discount at enrollment instead of at activation. For your convenience I highlighted the revision in both rules.

### Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: APCS-Auto Premium Comparison Survey
Comment:
No Form Schedule items changed.

Rate/Rule Schedule Item Changes			
Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
AAA OnBoard Discount	Rule 327.10	New	
<i>Previous Version</i>			
AAA OnBoard Discount	Rule 327.10	New	
AAA OnBoard Teen Discount	Rule 327.11	New	
<i>Previous Version</i>			
AAA OnBoard Teen Discount	Rule 327.11	New	

### Conclusion:



<b>SERFF Tracking #:</b>	AAAM-128663033	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	AR120831XRMXX118
<hr/>					
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Thank you in advance for your time and consideration. Please let me know if you have any questions.

Sincerely,

Katina Arras

SERFF Tracking #:	AAAM-128663033	State Tracking #:		Company Tracking #:	AR120831XRMXX118
State:	Arkansas	Filing Company:	Automobile Club Inter-Insurance Exchange		
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## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Prior Approval
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	1.500%
<b>Effective Date of Last Rate Revision:</b>	10/01/2011
<b>Filing Method of Last Filing:</b>	Prior Approval

## Company Rate Information

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where req'd):</b>	<b>Minimum % Change (where req'd):</b>
Automobile Club Inter-Insurance Exchange	7.300%	4.700%	\$1,041,662	17,702	\$22,308,592	40.700%	-20.900%

SERFF Tracking #:

AAAM-128663033

State Tracking #:

Company Tracking #:

AR120831XRMXX118

State:

Arkansas

Filing Company:

Automobile Club Inter-Insurance Exchange

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto

Project Name/Number:

/

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 09/27/2012	AAA OnBoard Discount	Rule 327.10	New		RULE 327.10rev.pdf
2	Filed 09/27/2012	AAA OnBoard Teen Discount	Rule 327.11	New		RULE 327.11rev.pdf
3	Filed 09/27/2012	Drivesharp Discount	Rule 327.12	New		RULE 327.12.pdf
4	Filed 09/27/2012	Verified Mileage Discount	Rule 327.13	New		RULE 327.13.pdf
5	Filed 09/27/2012	Accident Forgiveness	Rule 332	New		RULE 332.pdf
6	Filed 09/27/2012	Table of Contents		Replacement	AAAM-126843032	AR ERP TOC - Filed_030113.pdf
7	Filed 09/27/2012	Multiple Car Use Factor	Rule 302.1	Replacement	AAAM-126508644	RULE 302.1rev030113.pdf
8	Filed 09/27/2012	Premium Transition Rule	Rule 323	Replacement	AAAM-126098700	RULE 323rev030113.pdf
9	Filed 09/27/2012	Service Charge	Rule 325	Replacement	AAAM-126098700	RULE 325rev030113.pdf
10	Filed 09/27/2012	Longevity Discount	Rule 327.9	Replacement	AAAM-127293608	Rule 327.9rev030113.pdf
11	Filed 09/27/2012	Discount Factors	Rule 328	Replacement	AAAM-127293608	RULE 328rev030113.pdf
12	Filed 09/27/2012	Available Coverage Limits and Deductibles	Rule 401	Replacement	AAAM-127293608	Rule 401rev030113.pdf
13	Filed 09/27/2012	Arkansas ERP Base Rates	Exhibit 1	Replacement	AAAM-127293608	Exhibit 1 - AR ERP Rate Pages 3-1-2013 - Final (2).pdf

**ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**

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**AAA ONBOARD DISCOUNT**

Private passenger vehicles, and those rated as such, that enroll in the AAA OnBoard® Program, provide an odometer reading and are a current AAA member will be eligible for the AAA OnBoard Discount. A consent form must be completed to receive a AAA OnBoard device. The discount will apply when the device enrollment process is completed for the vehicle.

The AAA OnBoard device periodically transmits the vehicle's mileage information wirelessly and is currently only available for compatible vehicle types with a model year of 1996 or newer. The mileage information may be used in the future to determine annual mileage.

This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss, Collision; Comprehensive, Uninsured Motorist Property Damage and Rental Reimbursement.

This discount applies to new and renewal policies with effective dates on or after 3-1-2013. Upon enrollment, the policy may be amended to add this discount. This discount will be applied on a vehicle basis. The discount will remain on the policy as long as the device is active. If the device is not active at the time of the renewal offer, the discount will be removed for the next policy period. The discount will be applied for the next policy period, however, for those policyholders that completed the device enrollment process just prior to their renewal effective date. Active means the device has been plugged into the vehicle, registered on our network and regularly transmits the vehicle's mileage information.

If the AAA OnBoard Teen Discount is currently applied to a vehicle, the vehicle would not be eligible for the AAA OnBoard discount.

If the AAA OnBoard Discount is currently applied to a vehicle, the vehicle will not be eligible for the Verified Mileage Discount. If the device is deactivated, that vehicle may be eligible for the Verified Mileage Discount. If the device does not work in a vehicle, that vehicle may be eligible for the Verified Mileage Discount.

This discount will appear on the Declarations Certificate. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factor.

**ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**

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**AAA ONBOARD TEEN DISCOUNT**

Private passenger vehicles, and those rated as such, which are rated with an unmarried operator under the age of 20 and are a current AAA member will be eligible for a AAA OnBoard® Teen Discount. A participation form to enroll in our AAA OnBoard Teen Safe Driver Program must be completed to receive a AAA OnBoard device. The discount will apply when the device enrollment process is completed for the vehicle.

The AAA OnBoard device transmits the vehicle information wirelessly and is currently only available for compatible vehicle types with a model year of 1996 or newer. The AAA OnBoard Teen Safe Driver program offers policyholders an opportunity to participate in a program encouraging responsible driving habits for teen drivers. Through the use of a website and in-vehicle device, policyholder parents or guardians can identify their teen's driving behaviors, including speed, time and date of trips, and vehicle location.

This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss, Collision; Comprehensive, Uninsured Motorist Property Damage and Rental Reimbursement.

This discount applies to new and renewal policies with effective dates on or after 3-1-2013. Upon enrollment, the policy may be amended to add this discount. This discount will be applied on a vehicle basis. The discount will remain on the policy as long as the device is active and the rated driver is under the age of 20. If the device is not active at the time of the renewal offer, the discount will be removed for the next policy period. The discount will be applied for the next policy period, however, for those policyholders that completed the device enrollment process just prior to their renewal effective date. Active means the device has been plugged into the vehicle and has been registered on our network.

If the AAA OnBoard Teen Discount is currently applied to a vehicle, the vehicle would not be eligible for the AAA OnBoard discount.

This discount will appear on the Declarations Certificate. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factor.

**ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**

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**DRIVESHARP DISCOUNT**

Insureds 65 years old or older who have successfully completed the Drivesharp computer-based program will be eligible for the Drivesharp discount. This software is offered to AAA insureds/members in partnership with the AAA Foundation for Traffic Safety and Posit Science. Confirmation that the program has been completed may be indicated in a data feed from Posit Science or a copy of a Drivesharp Certificate of Completion provided by our insured. Upon confirmation that the program has been completed, the insured will receive this discount for 3 years after the course completion date. After the 3 year period, the program must be repeated to again qualify for the discount. The discount will apply to the rated vehicle of the eligible driver. If the insured is the rated driver of more than 1 vehicle, the discount will apply to each rated vehicle.

This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss, Collision; Comprehensive, Uninsured Motorist Property Damage and Rental Reimbursement.

This discount applies to new and renewal policies with effective dates on or after 3-1-2013. Upon completion of the program, the policy may be amended to add this discount. If an insured completed the Drivesharp program prior to 3-1-2013, the discount would apply at their first renewal after 3-1-2013 for only the remaining portion of the 3 year period. Proof of completion would be required.

The Drivesharp discount may be applied in conjunction with the Accident Prevention Course discount.

This discount will appear on the Declarations Certificate. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factors.

**ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**

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**VERIFIED MILEAGE DISCOUNT**

When a policyholder with a private passenger vehicle(s), and those rated as such, provide a new or updated odometer reading upon request they will be eligible for the Verified Mileage Discount.

This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss, Collision; Comprehensive, Uninsured Motorist Property Damage and Rental Reimbursement.

This discount applies to new and renewal policies with effective dates on or after 3-1-2013. The odometer reading is mandatory for new business policies and when a vehicle is added during the policy term. Therefore, this discount will apply to all qualifying vehicles on new policies and amendments to current policies with policy effective dates on or after 3-1-2013.

The discount applies for 1 year. A new odometer reading must be provided upon request to continue to receive the discount. The discount may be added by an amendment if an odometer reading is provided for policy terms effective on or after 3-1-2013.

If a vehicle qualifies for the AAA OnBoard discount, that vehicle will not be eligible for the Verified Mileage Discount.

This discount will appear on the Declarations Certificate. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factor.

**ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**

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**ACCIDENT FORGIVENESS**

An accident in the 3 year experience period currently used in rating will be forgiven if all of the following qualifying criteria is met:

- For all rateable drivers\* on the policy, it has been greater than 5 years from the occurrence date of the accident to the occurrence date of the most recent prior claim that impacted the policy by increasing the premium, and
- For all rateable drivers\* on the policy, it has been greater than 3 years from the occurrence date of the accident to the violation date of the most recent prior surchargeable violation, and
- ACIIE plus prior carrier longevity at the time the accident was added and impacted premium is 5 years or greater.

\* A rateable driver includes any driver listed on the policy as a principal or incidental driver and any non-driver who is listed as a named insured.

An accident that is being evaluated for Accident Forgiveness must be an ACIIE claim or a claim with an ACE affiliate (including ACFIC) with an occurrence date **on or after March 1, 2013**. Accident Forgiveness is at the policy level. Only one accident will be forgiven per policy. The loss must be associated to a driver that is on the policy as a principal or incidental operator or any non-driver who is listed as a named insured.

Once Accident Forgiveness is evaluated for an accident (forgiven or unforgiven), that status for that accident will not change. If a policy is rewritten, the accident will be re-evaluated.

If an accident is forgiven, it will be indicated on the Declarations Certificate.



**ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**

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**SECTION    RULE****200        *TIERING***

- 201        TIERING
- 202        CONSUMER INSURANCE SCORE (CIS)
- 203        PRIOR NON-CHARGEABLE LOSSES
- 204        PRIOR INSURANCE
- 205        PRIOR BODILY INJURY (BI) LIABILITY LIMITS
- 206        PRIOR RENTAL COVERAGE

**300        *RATING, DISCOUNT AND SURCHARGE REQUIREMENTS***

- 301        VEHICLE DEFINITIONS
  - 301.1      PRIVATE PASSENGER AUTOMOBILE
  - 301.2      RECREATIONAL VEHICLE
- 302        DRIVER AND USE CLASSIFICATION CODES
  - 302.1      MULTIPLE CAR USE FACTOR
- 303        TERRITORIES
- 304        SYMBOLS
- 305        DEFINITIONS OF VEHICLES WITH HIGHER EXPOSURE
- 306        MINIMUM COMPREHENSIVE PREMIUM
- 307        ANTIQUE AND CLASSIC AUTOMOBILES
- 308        SPECIAL INTEREST AUTOMOBILES
- 309        CUSTOMIZED EQUIPMENT/AUTO
  - 309.1      CAMPER SHELL OR CAMPER BODY
- 310        PRIVATE PASSENGER TRAILERS
- 311        LOAN/LEASE VALUE ENDORSEMENT
- 312        REPLACEMENT COST AUTO ENDORSEMENT
- 313        CO-RESIDENTS
- 314        ONE DRIVER, MORE THAN ONE VEHICLE
- 315        YOUTHFUL OPERATOR VEHICLE ASSIGNMENT
- 316        STUDENTS AND CLERGY RATED AS PLEASURE
- 317        STUDENTS AND MILITARY PERSONNEL AWAY FROM HOME
- 318        FEDERAL GOVERNMENT EMPLOYEES
- 319        CHANGES ON POLICY
- 320        PREMIUM MISQUOTES ON NEW BUSINESS
- 321        CANCELLATIONS
- 322        POLICY TERM
- 323        PREMIUM TRANSITION RULE
- 324        PREMIUM PAYMENTS
- 325        SERVICE CHARGE
- 326        PAYMENT PLANS
  - 326.1      INSTALLMENT PAYMENT PLAN
  - 326.2      ELECTRONIC FUNDS TRANSFER PLAN
  - 326.3      RESERVED FOR FUTURE USE
  - 326.4      50/50 PAYMENT PLAN

**ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**

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**300      RATING, DISCOUNT AND SURCHARGE REQUIREMENTS** *continued*

- 327      DISCOUNTS
  - 327.1      AAA MEMBERSHIP DISCOUNT
  - 327.2      ACCIDENT PREVENTION COURSE DISCOUNT
  - 327.3      AIR BAG DISCOUNT
  - 327.4      ANTI-LOCK BRAKE SYSTEM DISCOUNT
  - 327.5      ANTI-THEFT MECHANISM DISCOUNT
  - 327.6      DRIVER TRAINING DISCOUNT
  - 327.7      GOOD STUDENT DISCOUNT
  - 327.8      MULTI-LINE DISCOUNT
  - 327.9      LONGEVITY DISCOUNT
  - 327.10      AAA ONBOARD DISCOUNT
  - 327.11      AAA ONBOARD TEEN DISCOUNT
  - 327.12      DRIVESHARP DISCOUNT
  - 327.13      VERIFIED MILEAGE DISCOUNT
- 328      DISCOUNT FACTORS
- 329      SURCHARGES
  - 329.1      INEXPERIENCED OPERATOR SURCHARGE
  - 329.2      RATING SURCHARGE POINTS
- 330      GUARANTEED RENEWAL ENDORSEMENT
- 331      MARKET TIER
- 332      ACCIDENT FORGIVENESS

**400      COVERAGE LIMITS AND DEDUCTIBLES**

- 401      AVAILABLE COVERAGE LIMITS AND DEDUCTIBLES
- 402      COVERAGE COMBINATIONS
- 403      UNIFORM LIMITS
- 404      AUTOMATIC COVERAGE

**ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**

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<b>MULTIPLE CAR USE FACTOR</b>
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If we insure 2 or more private passenger vehicles, or those rated as such, the rate will be reduced. The amount of rate reduction will vary by the number of vehicles on the policy, the number of drivers on the policy and the age of the youngest driver on the policy. The reduction will apply to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP - Medical Payments, PIP – Accidental Death, PIP – Work Loss; Collision; Comprehensive; Uninsured Motorist Property Damage and Rental Reimbursement.

Only private passenger vehicles that carry Bodily Injury Liability coverage are included in the vehicle count. A vehicle in storage will not count as a vehicle, but the multiple car use factor will apply to the stored vehicle.

If we insure only 1 private passenger vehicle, the number of vehicles, drivers and age of the youngest driver on the policy will be used in rating.

All vehicles must be individually or jointly owned by persons residing in the same household. Drivers listed as non-driver not licensed, non-drivers insured elsewhere, non-drivers who are insured on another ACIIE policy or excluded drivers will not be considered in the number of drivers on the policy or age of youngest driver on the policy.

Students away at school and members of the Armed Forces are considered residents of the household when applying the multiple car use factors. However, if a student or soldier marries and/or establishes a household, they will no longer be considered a resident of the household as far as the multiple car use factor is concerned. This also applies to soldiers who make the military a career.

If a policy has only one private passenger vehicle and has a related policy in the same household, the rate for the one private passenger vehicle policy will be reduced. The policies must be cross-referenced.

The multiple car use factor does not apply to vehicles rated as recreational use, antiques, classics or trailers.

**ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**

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**PREMIUM TRANSITION RULE**

To mitigate an adverse effect on individual policyholders that may receive a large increase in premium when a new rating plan or any rate change is implemented, a premium transition rule may be applied.

Only premium changes as a result of a rate change (including rating factors) or a rating plan change (including changes to a rating rule, territory definition, introduction of a new rating variable, etc.) will be subject to the premium transition rule. Policy changes that usually occur at renewal (increase in driver age, change in driving record, etc.) and changes to policy exposure or coverage (adding a new driver, replacing vehicles, adding new coverages, etc.) will not be subject to the premium transition rule.

The premium increase will be spread over a maximum of 4 policy terms. This will be done by applying a premium transition factor to the renewal term premium. If there is another rate change affecting the policy prior to the expiration of the current transition period, the premium increase left from the prior rate change will be combined with the premium change from the second rate change to determine how much premium change, if any, should be transitioned.

The premium transition rule will not apply to premium decreases. The entire decrease in premium will be received at the first renewal after a new rating plan or rate change is implemented.

The premium transition rule applies only to renewal business. It does not apply to new business.

**ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**

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<b>SERVICE CHARGE</b>
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A Service Charge will be applied to our Installment Payment Plan and 50/50 Payment Plan options. The charge will be \$4 per installment. For tax purposes, the Service Charge is considered as premium in our Annual Statement.

**ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN****LONGEVITY DISCOUNT**

A longevity discount will be applied based on years of continuous insurance. The number of household, chargeable accidents or violations in the previous 36 months will also impact the discount amount. The discount will be reduced on policies with drivers who have adverse driving records. Continuous insurance is defined as years of continuous insurance with no greater than a 30 day lapse in coverage.

The years of longevity will be determined as follows:

- For a renewal ACIIE policy, longevity will be determined by adding the years of continuous auto insurance with the most recent carrier prior to ACIIE and number of years with ACIIE.
- For an ACFIC policy converted to an ACIIE policy, longevity will be determined by the number of years of continuous auto insurance with ACFIC\*.
- For new business, longevity will be determined by the number of years of continuous auto insurance with the most recent carrier\*.
- This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

\* If the years of previous continuous insurance were with multiple ACE affiliates (including ACFIC and ACIIE), all continuous years with ACE affiliates should be added together to determine longevity.

The longevity discount factors are as follows:

YEARS OF CONTINUOUS INSURANCE	NUMBER OF CHARGEABLE ACCIDENTS OR VIOLATIONS IN PRIOR 36 MONTHS	COVERAGE LINE			
		BI	PD	PIP - MP	COLL
0	0	0.98	0.98	0.98	0.98
0	1	1.12	1.12	1.12	1.12
0	2	1.25	1.25	1.25	1.25
0	3+	1.36	1.36	1.36	1.36
1	0	0.96	0.96	0.96	0.96
1	1	1.10	1.10	1.10	1.10
1	2	1.24	1.24	1.24	1.24
1	3+	1.34	1.34	1.34	1.34
2	0	0.94	0.94	0.94	0.94
2	1	1.08	1.08	1.08	1.08
2	2	1.23	1.23	1.23	1.23
2	3+	1.32	1.32	1.32	1.32
3	0	0.88	0.88	0.88	0.88
3	1	1.03	1.03	1.03	1.03
3	2	1.20	1.20	1.20	1.20
3	3+	1.29	1.29	1.29	1.29

## ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

YEARS OF CONTINUOUS INSURANCE	NUMBER OF CHARGEABLE ACCIDENTS OR VIOLATIONS IN PRIOR 36 MONTHS	COVERAGE LINE			
		BI	PD	PIP - MP	COLL
4	0	0.87	0.87	0.87	0.87
4	1	1.02	1.02	1.02	1.02
4	2	1.18	1.18	1.18	1.18
4	3+	1.27	1.27	1.27	1.27
5	0	0.86	0.86	0.86	0.86
5	1	1.00	1.00	1.00	1.00
5	2	1.16	1.16	1.16	1.16
5	3+	1.25	1.25	1.25	1.25
6	0	0.85	0.85	0.85	0.85
6	1	0.98	0.98	0.98	0.98
6	2	1.13	1.13	1.13	1.13
6	3+	1.24	1.24	1.24	1.24
7	0	0.84	0.84	0.84	0.84
7	1	0.96	0.96	0.96	0.96
7	2	1.11	1.11	1.11	1.11
7	3+	1.21	1.21	1.21	1.21
8	0	0.83	0.83	0.83	0.83
8	1	0.95	0.95	0.95	0.95
8	2	1.10	1.10	1.10	1.10
8	3+	1.20	1.20	1.20	1.20
9	0	0.82	0.82	0.82	0.82
9	1	0.93	0.93	0.93	0.93
9	2	1.09	1.09	1.09	1.09
9	3+	1.19	1.19	1.19	1.19
10+	0	0.80	0.80	0.80	0.80
10+	1	0.92	0.92	0.92	0.92
10+	2	1.08	1.08	1.08	1.08
10+	3+	1.16	1.16	1.16	1.16

## ACIE - AUTOMOBILE ENTERPRISE RATING PLAN

## DISCOUNT FACTORS

	BI/ PD	PIP- MED	PIP- ACC DEATH	PIP- WORK LOSS	COLL	COMP	UMPD	RENTAL
AAA MEMBERSHIP	.90	.90			.90	.90		
AAA ONBOARD	.90	.90	.90	.90	.90	.90	.90	.90
AAA ONBOARD - TEEN	.90	.90	.90	.90	.90	.90	.90	.90
ACCIDENT PREVENTION COURSE	.90	.90			.90	.90		
AIRBAG		.70	.70	.70				
ANTI-LOCK BRAKE	.90				.90			
ANTI-THEFT - ACTIVE WITH VIN ETCH						.80		
ANTI-THEFT - ACTIVE WITHOUT VIN ETCH						.85		
ANTI-THEFT - PASSIVE WITH VIN ETCH						.75		
ANTI-THEFT - PASSIVE WITHOUT VIN ETCH						.80		
DRIVESHARP	.90	.90	.90	.90	.90	.90	.90	.90
DRIVER TRAINING	.90				.90			
GOOD STUDENT	.85	.85			.85	.85		
STUDENT (OVER 100)/ MILITARY	.90				.90			
VERIFIED MILEAGE	.95	.95	.95	.95	.95	.95	.95	.95
VIN ETCH ONLY						.95		



## ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

## AVAILABLE COVERAGE LIMITS AND DEDUCTIBLES

BODILY INJURY	PROPERTY DAMAGE	UNINSURED MOTORIST	UNDERINSURED MOTORIST
25,000/50,000	25,000	25,000/50,000	25,000/50,000
50,000/100,000	50,000	50,000/100,000	50,000/100,000
100,000/300,000	100,000	100,000/300,000	100,000/300,000
250,000/500,000*	200,000*	250,000/500,000*	250,000/500,000*
300,000/300,000*	300,000*	300,000/300,000*	300,000/300,000*
300,000/500,000*	500,000*	300,000/500,000*	300,000/500,000*
500,000/500,000*		500,000/500,000*	500,000/500,000*
300,000/1,000,000*		300,000/1,000,000*	300,000/1,000,000*
500,000/1,000,000*		500,000/1,000,000*	500,000/1,000,000*

\* Requires prior Underwriting approval

PERSONAL INJURY PROTECTION		
MEDICAL PAYMENTS*	ACCIDENTAL DEATH	WORK LOSS
1,000		\$140 per week maximum
5,000	5,000	
10,000	10,000	
25,000		
50,000		

COMPREHENSIVE DEDUCTIBLE	COLLISION DEDUCTIBLE
FULL*	
50*	50*
100	100
	150
250	250
500	500
750	750
1,000	1,000
2,000	2,000

\*This deductible is **not** available for new business.

UNINSURED MOTORIST PROPERTY DAMAGE \$200 Deductible Applies
25,000
50,000
100,000
200,000*
300,000*
500,000*

RENTAL REIMBURSEMENT (daily/maximum)
30/750
40/1,000
50/1,200
60/1,350
75/1,500



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE**

**Arkansas**

**PRIVATE PASSENGER SEMI-ANNUAL RATES**

**BASE RATES**

**EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013**  
**EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013**

Territory	COVERAGES AND LIMITS									
	25/50/25	2000 Sym. 11 100 - Ded.	2000 Sym. 12 250 - Ded.	1,000	5,000	140	30/750	25/50	25/50	25
	BI/PD	COMP	COLL	PIP-MP	PIP-AD	PIP-WL	RR	UM	UIM	UMPD
1	189	102	141	22	6	6	21	9	9	18
2	275	67	160	27	6	6	17	11	10	21
3	205	67	138	21	6	6	14	11	10	17
4	240	153	199	19	6	6	14	9	9	18
5	220	65	141	18	6	6	14	9	7	18
6	216	86	149	20	6	6	18	9	9	18
7	204	106	155	21	6	6	18	9	10	17
8	280	82	177	27	6	6	16	10	10	18
9	194	59	132	20	6	6	14	8	9	18
12	167	78	127	17	6	6	12	9	8	17
13	198	81	137	20	6	6	13	9	7	18
15	263	149	215	23	6	6	13	11	10	18
16	228	90	157	22	6	6	20	9	8	17
17	189	75	135	20	6	6	16	9	7	18
18	232	72	155	24	6	6	17	9	7	18
19	248	95	160	26	6	6	16	10	9	18
20	217	63	138	22	6	6	14	9	7	19
21	218	65	139	19	6	6	14	9	7	18
22	204	60	126	18	6	6	14	8	7	17



# AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

## Arkansas

### PRIVATE PASSENGER SEMI-ANNUAL RATES INCREASED LIMIT / MODEL YEAR

EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013

Bodily Injury (000)	
Limit	Factor
25/50	1.000
50/100	1.100
100/300	1.190
250/500	1.360
300/300	1.390
300/500	1.410
300/1000	1.460
500/500	1.480
500/1000	1.530
1000/1000	1.600

Property Damage	
Limit	Factor
25,000	1.000
50,000	1.030
100,000	1.060
200,000	1.090
300,000	1.120
500,000	1.150

Uninsured Motorist (000)	
Limit	Factor
25/50	1.000
50/100	1.310
100/300	1.690
250/500	2.050
300/300	1.910
300/500	2.120
300/1000	2.450
500/500	2.200
500/1000	2.850
1000/1000	2.950

Underinsured Motorist (000)	
Limit	Factor
25/50	1.000
50/100	1.500
100/300	2.700
250/500	3.600
300/300	3.100
300/500	3.900
300/1000	4.800
500/500	4.700
500/1000	5.700
1000/1000	6.500

Personal Injury Protection (MP)	
Limit	Factor
1,000	1.000
5,000	1.850
10,000	2.400
25,000	2.900
50,000	3.400

Personal Injury Protection (ADD)	
Limit	Factor
5,000	1.000
10,000	1.667

Rental Reimbursement	
Limit	Factor
30/750	1.000
40/1,000	1.333
50/1,200	1.667
60/1,350	2.000
75/1,500	2.750

Uninsured Motorist Property Damage	
Limit	Factor
25,000	1.000
50,000	1.240
100,000	1.560
200,000	1.790
300,000	1.970
500,000	2.560

Model Year		
	COMP	COLL
Year	Factor	Factor
1993 & Prior	0.75	0.69
1994	0.78	0.73
1995	0.81	0.78
1996	0.83	0.82
1997	0.88	0.86
1998	0.93	0.90
1999	0.96	0.95
2000	1.00	1.00
2001	1.02	1.05
2002	1.05	1.12
2003	1.08	1.19
2004	1.11	1.26
2005	1.16	1.33
2006	1.20	1.39
2007	1.24	1.46
2008	1.28	1.53
2009	1.32	1.58
2010	1.37	1.64
2011	1.44	1.69
2012	1.49	1.77
New Model Year Factor	1.035	1.045



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE**  
**Arkansas**  
**PRIVATE PASSENGER SEMI-ANNUAL RATES**  
**SYMBOL DEDUCTIBLE RELATIVITIES - COMPREHENSIVE**

**EXHIBIT 1**  
**SHEET 3**

**EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013**  
**EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013**

Symbol	Deductible							
	FULL	50	100	250	500	750	1,000	2,000
1	0.418	0.218	0.186	0.104	0.073	0.067	0.054	0.034
2	0.418	0.218	0.186	0.104	0.073	0.067	0.054	0.034
3	0.418	0.258	0.209	0.128	0.077	0.069	0.054	0.035
4	0.541	0.371	0.280	0.181	0.096	0.089	0.075	0.060
5	0.640	0.475	0.356	0.233	0.144	0.126	0.099	0.078
6	0.829	0.626	0.500	0.330	0.207	0.187	0.151	0.114
7	0.979	0.756	0.623	0.393	0.271	0.241	0.193	0.151
8	1.125	0.858	0.731	0.467	0.324	0.290	0.235	0.191
9	1.282	0.987	0.827	0.523	0.373	0.334	0.271	0.220
10	1.438	1.097	0.920	0.596	0.423	0.380	0.310	0.243
11	1.595	1.207	1.000	0.655	0.508	0.467	0.392	0.313
12	1.770	1.319	1.080	0.707	0.555	0.519	0.446	0.352
13	1.928	1.457	1.182	0.778	0.601	0.553	0.465	0.368
14	2.084	1.530	1.217	0.830	0.641	0.590	0.496	0.393
15	2.240	1.678	1.341	0.917	0.695	0.642	0.541	0.430
16	2.370	1.734	1.363	0.959	0.727	0.668	0.560	0.446
17	2.453	1.844	1.469	1.003	0.765	0.705	0.594	0.470
18	2.573	1.900	1.491	1.053	0.805	0.737	0.615	0.491
19	2.692	2.010	1.601	1.096	0.829	0.769	0.653	0.508
20	2.822	2.084	1.624	1.148	0.875	0.801	0.668	0.545
21	2.923	2.162	1.716	1.190	1.023	0.952	0.814	0.712
22	3.030	2.218	1.743	1.221	1.052	0.983	0.843	0.754
23	3.140	2.309	1.837	1.264	1.098	1.023	0.874	0.759
24	3.249	2.400	1.874	1.315	1.137	1.062	0.910	0.815
25	3.369	2.483	1.978	1.356	1.191	1.107	0.941	0.824
26	3.488	2.584	2.031	1.400	1.237	1.147	0.974	0.874
27	3.597	2.665	2.118	1.493	1.260	1.178	1.011	0.890
28	3.752	2.756	2.168	1.569	1.315	1.225	1.047	0.939
29	3.870	2.839	2.259	1.663	1.361	1.266	1.078	0.939
30	3.980	2.930	2.315	1.712	1.393	1.301	1.115	0.997
31	4.109	3.024	2.408	1.769	1.437	1.343	1.152	1.027
32	4.236	3.119	2.482	1.824	1.481	1.384	1.186	1.047
33	4.341	3.196	2.518	1.870	1.519	1.419	1.216	1.088
34	4.468	3.289	2.617	1.924	1.563	1.460	1.252	1.114
35	4.595	3.382	2.691	1.979	1.609	1.503	1.288	1.136
36	4.722	3.476	2.730	2.033	1.653	1.545	1.325	1.181
37	4.849	3.570	2.838	2.089	1.696	1.585	1.360	1.230
38	4.976	3.663	2.912	2.144	1.741	1.628	1.396	1.236
39	5.103	3.757	2.986	2.198	1.785	1.668	1.431	1.268
40	5.230	3.850	3.028	2.253	1.831	1.710	1.467	1.302
41	5.360	3.947	3.136	2.309	1.876	1.753	1.504	1.358
42	5.491	4.043	3.213	2.366	1.923	1.797	1.541	1.391
43	5.593	4.119	3.274	2.410	1.957	1.830	1.569	1.416
44	5.724	4.215	3.350	2.465	2.004	1.872	1.606	1.450
45	5.854	4.310	3.379	2.522	2.049	1.915	1.643	1.484
46	5.984	4.405	3.501	2.577	2.094	1.957	1.678	1.517
47	6.114	4.501	3.577	2.634	2.140	2.000	1.715	1.550
48	6.244	4.597	3.654	2.690	2.184	2.042	1.752	1.582
49	6.374	4.693	3.707	2.746	2.230	2.085	1.789	1.616



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE**  
**Arkansas**  
**PRIVATE PASSENGER SEMI-ANNUAL RATES**  
**SYMBOL DEDUCTIBLE RELATIVITIES - COMPREHENSIVE**

**EXHIBIT 1**  
**SHEET 4**

**EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013**  
**EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013**

Symbol	Deductible							
	FULL	50	100	250	500	750	1,000	2,000
50	6.503	4.789	3.731	2.802	2.276	2.128	1.826	1.648
51	6.635	4.885	3.882	2.858	2.322	2.170	1.861	1.679
52	6.765	4.981	3.906	2.914	2.368	2.212	1.898	1.714
53	6.894	5.076	3.929	2.969	2.412	2.254	1.934	1.748
54	7.025	5.172	3.953	3.027	2.459	2.298	1.971	1.817
55	7.154	5.268	3.977	3.081	2.504	2.340	2.007	1.869
56	7.284	5.365	4.150	3.138	2.548	2.382	2.044	1.845
57	7.415	5.461	4.181	3.194	2.595	2.426	2.081	1.911
58	7.506	5.527	4.204	3.233	2.627	2.455	2.107	1.966
59	7.636	5.623	4.235	3.290	2.673	2.498	2.142	1.965
60	7.765	5.717	4.307	3.345	2.718	2.540	2.179	1.968
61	7.895	5.813	4.433	3.400	2.762	2.582	2.215	2.067
62	8.024	5.909	4.457	3.455	2.809	2.625	2.252	2.074
63	8.153	6.004	4.523	3.512	2.853	2.667	2.289	2.070
64	8.283	6.099	4.594	3.568	2.899	2.709	2.324	2.098
65	8.411	6.194	4.666	3.623	2.944	2.751	2.360	2.131
66	8.541	6.290	4.738	3.680	2.989	2.793	2.396	2.179
67	8.671	6.384	4.809	3.735	3.035	2.836	2.433	2.196
68	8.800	6.480	4.882	3.791	3.080	2.878	2.470	2.230
69	8.930	6.575	4.953	3.847	3.125	2.920	2.506	2.262
70	9.012	6.637	4.998	3.882	3.154	2.948	2.528	2.283
71	9.141	6.731	5.070	3.937	3.199	2.990	2.566	2.316
72	9.269	6.826	5.142	3.993	3.244	3.031	2.602	2.350
73	9.398	6.921	5.213	4.049	3.290	3.074	2.637	2.381
74	9.527	7.015	5.284	4.105	3.334	3.115	2.672	2.413
75	9.656	7.110	5.356	4.159	3.379	3.158	2.710	2.448
76	9.785	7.205	5.428	4.215	3.425	3.201	2.746	2.479
77	9.913	7.300	5.499	4.271	3.469	3.243	2.782	2.512
78	10.042	7.395	5.571	4.325	3.515	3.285	2.818	2.544
79	10.171	7.490	5.642	4.381	3.560	3.327	2.854	2.577
80	10.299	7.584	5.713	4.437	3.604	3.369	2.890	2.610
81	10.428	7.679	5.785	4.492	3.650	3.411	2.927	2.644
82	10.557	7.775	5.857	4.547	3.694	3.452	2.962	2.675
83	10.686	7.869	5.928	4.604	3.740	3.495	2.999	2.709
84	10.815	7.964	5.998	4.658	3.785	3.537	3.033	2.740

For Symbols above 84, multiply the prior symbol factor by 1.015.



# AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

EXHIBIT 1  
SHEET 5

## Arkansas

### PRIVATE PASSENGER SEMI-ANNUAL RATES SYMBOL DEDUCTIBLE RELATIVITIES - COLLISION

EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013

Symbol	Deductible							
	50	100	150	250	500	750	1,000	2,000
1	0.635	0.539	0.425	0.339	0.276	0.208	0.139	0.083
2	0.635	0.539	0.425	0.339	0.276	0.208	0.139	0.083
3	0.664	0.560	0.445	0.370	0.288	0.214	0.139	0.090
4	0.761	0.641	0.525	0.453	0.323	0.242	0.161	0.101
5	0.868	0.734	0.613	0.531	0.411	0.314	0.217	0.131
6	0.955	0.832	0.697	0.583	0.482	0.360	0.236	0.145
7	1.039	0.906	0.758	0.669	0.544	0.421	0.297	0.177
8	1.116	0.956	0.842	0.756	0.629	0.486	0.343	0.211
9	1.185	1.037	0.917	0.812	0.688	0.522	0.356	0.245
10	1.269	1.111	0.982	0.876	0.709	0.538	0.367	0.282
11	1.345	1.176	1.057	0.931	0.766	0.641	0.516	0.340
12	1.406	1.245	1.098	1.000	0.791	0.669	0.546	0.362
13	1.478	1.309	1.167	1.092	0.840	0.700	0.560	0.371
14	1.536	1.328	1.197	1.092	0.885	0.728	0.570	0.379
15	1.608	1.401	1.269	1.190	0.911	0.760	0.608	0.392
16	1.655	1.449	1.279	1.190	0.945	0.788	0.631	0.401
17	1.693	1.486	1.366	1.283	0.978	0.816	0.652	0.414
18	1.731	1.533	1.366	1.283	0.990	0.833	0.676	0.430
19	1.776	1.579	1.431	1.347	1.023	0.854	0.686	0.442
20	1.833	1.608	1.433	1.347	1.046	0.878	0.708	0.456
21	1.871	1.663	1.504	1.404	1.081	0.976	0.872	0.584
22	1.919	1.711	1.533	1.404	1.101	0.987	0.872	0.602
23	1.984	1.740	1.579	1.468	1.125	1.020	0.914	0.621
24	2.031	1.767	1.618	1.468	1.148	1.033	0.919	0.634
25	2.078	1.823	1.655	1.526	1.181	1.069	0.956	0.647
26	2.125	1.852	1.701	1.526	1.193	1.078	0.963	0.671
27	2.183	1.926	1.739	1.598	1.210	1.114	1.018	0.703
28	2.239	1.926	1.776	1.598	1.233	1.126	1.019	0.719
29	2.287	1.984	1.824	1.687	1.278	1.176	1.074	0.735
30	2.324	2.021	1.852	1.687	1.288	1.185	1.082	0.741
31	2.382	2.072	1.933	1.784	1.320	1.228	1.135	0.774
32	2.440	2.123	1.943	1.816	1.352	1.257	1.163	0.802
33	2.500	2.147	1.990	1.816	1.384	1.277	1.168	0.809
34	2.558	2.223	2.081	1.913	1.416	1.316	1.216	0.818
35	2.616	2.272	2.082	1.956	1.447	1.346	1.243	0.843
36	2.675	2.295	2.127	1.967	1.478	1.375	1.272	0.848
37	2.732	2.372	2.240	2.041	1.510	1.404	1.297	0.859
38	2.791	2.400	2.240	2.085	1.542	1.433	1.324	0.875
39	2.835	2.432	2.254	2.106	1.567	1.456	1.345	0.898
40	2.895	2.483	2.300	2.106	1.598	1.485	1.371	0.913
41	2.966	2.544	2.388	2.214	1.637	1.522	1.407	0.935
42	3.039	2.607	2.415	2.257	1.678	1.560	1.441	0.959
43	3.111	2.669	2.471	2.257	1.717	1.597	1.477	0.984
44	3.183	2.731	2.529	2.257	1.758	1.618	1.478	0.985
45	3.256	2.792	2.586	2.257	1.796	1.637	1.478	0.985
46	3.328	2.855	2.643	2.416	1.836	1.707	1.577	1.053
47	3.400	2.916	2.701	2.416	1.879	1.731	1.582	1.055
48	3.473	2.979	2.759	2.416	1.916	1.750	1.582	1.055
49	3.546	3.041	2.816	2.416	1.957	1.769	1.582	1.055



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE  
Arkansas**

**EXHIBIT 1  
SHEET 6**

**PRIVATE PASSENGER SEMI-ANNUAL RATES  
SYMBOL DEDUCTIBLE RELATIVITIES - COLLISION**

**EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013**

Symbol	Deductible							
	50	100	150	250	500	750	1,000	2,000
50	3.618	3.102	2.874	2.416	1.996	1.789	1.582	1.079
51	3.672	3.150	2.916	2.548	2.027	1.848	1.669	1.113
52	3.744	3.212	2.974	2.548	2.066	1.868	1.669	1.113
53	3.817	3.273	3.031	2.548	2.106	1.888	1.669	1.113
54	3.888	3.334	3.088	2.548	2.147	1.908	1.669	1.113
55	3.961	3.397	3.146	2.548	2.186	1.928	1.669	1.113
56	4.032	3.458	3.203	2.692	2.225	1.994	1.755	1.173
57	4.104	3.520	3.260	2.692	2.265	2.015	1.755	1.173
58	4.155	3.564	3.301	2.722	2.294	2.025	1.755	1.173
59	4.228	3.625	3.357	2.722	2.333	2.044	1.755	1.173
60	4.299	3.687	3.415	2.761	2.354	2.054	1.755	1.173
61	4.371	3.749	3.471	2.822	2.412	2.131	1.850	1.198
62	4.442	3.810	3.528	2.822	2.452	2.152	1.850	1.198
63	4.513	3.871	3.585	2.822	2.480	2.166	1.850	1.198
64	4.586	3.933	3.642	2.860	2.480	2.166	1.850	1.198
65	4.657	3.995	3.699	2.905	2.480	2.166	1.850	1.198
66	4.705	4.036	3.738	2.951	2.593	2.264	1.934	1.252
67	4.776	4.097	3.793	2.979	2.593	2.264	1.934	1.252
68	4.848	4.159	3.851	3.024	2.593	2.264	1.934	1.252
69	4.917	4.219	3.906	3.069	2.593	2.272	1.950	1.262
70	4.991	4.281	3.965	3.112	2.593	2.286	1.978	1.281
71	5.062	4.342	4.020	3.158	2.718	2.373	2.028	1.312
72	5.134	4.402	4.077	3.202	2.718	2.376	2.033	1.316
73	5.204	4.464	4.135	3.246	2.718	2.391	2.063	1.336
74	5.276	4.525	4.190	3.291	2.718	2.405	2.091	1.355
75	5.348	4.586	4.248	3.336	2.718	2.419	2.119	1.371
76	5.418	4.647	4.303	3.380	2.844	2.497	2.148	1.390
77	5.490	4.708	4.361	3.424	2.844	2.510	2.176	1.410
78	5.562	4.770	4.417	3.470	2.844	2.524	2.203	1.426
79	5.633	4.832	4.474	3.512	2.844	2.538	2.232	1.444
80	5.702	4.892	4.531	3.559	2.844	2.553	2.261	1.464
81	5.775	4.954	4.587	3.602	2.969	2.630	2.290	1.482
82	5.847	5.014	4.643	3.647	2.969	2.643	2.316	1.500
83	5.917	5.076	4.700	3.692	2.969	2.658	2.346	1.519
84	5.988	5.137	4.757	3.736	2.969	2.672	2.373	1.536

For Symbols above 84, multiply the prior symbol factor by 1.012.





**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE****EXHIBIT 1  
SHEET 8****Arkansas  
PRIVATE PASSENGER SEMI-ANNUAL RATES  
CLASS FACTORS****EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013****BI, PD, PIP, COLLISION, & COMPREHENSIVE**

Class	#	P	U	O	S	L	F	R
B1MSP	644	1.88	1.88	1.88	1.88	1.88	1.76	0.99
B2FMI	407	1.08	1.13	1.21	1.26	1.41	0.99	0.50
B2FMP	408	1.08	1.13	1.21	1.26	1.41	0.99	0.50
B2FSI	629	1.46	1.46	1.46	1.46	1.46	1.27	0.75
B2FSP	631	1.51	1.51	1.51	1.51	1.51	1.35	0.76
B2MMI	627	1.45	1.45	1.45	1.45	1.45	1.24	0.73
B2MMP	628	1.45	1.45	1.45	1.45	1.45	1.29	0.73
B2MSI	639	1.68	1.68	1.68	1.68	1.68	1.38	0.96
B2MSP	640	1.69	1.69	1.69	1.69	1.69	1.58	0.94
B3FMI	399	1.05	1.10	1.18	1.23	1.38	0.97	0.50
B3FMP	400	1.05	1.10	1.18	1.23	1.38	0.97	0.50
B3FSI	625	1.31	1.31	1.31	1.31	1.31	1.21	0.66
B3FSP	626	1.34	1.34	1.34	1.34	1.34	1.29	0.67
B3MMI	622	1.30	1.30	1.30	1.30	1.30	1.25	0.62
B3MMP	623	1.30	1.30	1.30	1.30	1.30	1.23	0.63
B3MSI	633	1.53	1.53	1.53	1.53	1.53	1.29	0.87
B3MSP	634	1.54	1.54	1.54	1.54	1.54	1.52	0.88
B4FMI	401	1.05	1.10	1.18	1.23	1.38	0.97	0.50
B4FMP	402	1.05	1.10	1.18	1.23	1.38	0.97	0.50
B4FSI	621	1.28	1.28	1.28	1.28	1.28	1.18	0.66
B4FSP	624	1.30	1.30	1.30	1.30	1.30	1.25	0.65
B4MMI	479	1.17	1.17	1.17	1.17	1.17	1.12	0.62
B4MMP	480	1.17	1.17	1.17	1.17	1.17	1.11	0.61
B4MSI	630	1.48	1.48	1.48	1.48	1.48	1.25	0.87
B4MSP	632	1.51	1.51	1.51	1.51	1.51	1.49	0.86
B5FMI	201	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B5FMP	202	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B5FSI	203	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B5FSP	204	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B5MMI	205	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B5MMP	206	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B5MSI	569	1.25	1.31	1.34	1.40	1.53	1.12	0.60
B5MSP	570	1.25	1.31	1.34	1.40	1.53	1.12	0.60
B6FMI	207	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B6FMP	208	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B6FSI	209	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B6FSP	210	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B6MMI	211	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B6MMP	212	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B6MSI	481	1.17	1.23	1.25	1.30	1.43	1.05	0.60
B6MSP	482	1.17	1.23	1.25	1.30	1.43	1.05	0.60
B7FMI	213	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B7FMP	214	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B7FSI	215	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B7FSP	216	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B7MMI	217	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B7MMP	218	1.00	1.05	1.12	1.17	1.31	0.92	0.50

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE****EXHIBIT 1  
SHEET 9****Arkansas****PRIVATE PASSENGER SEMI-ANNUAL RATES  
CLASS FACTORS****EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013****BI, PD, PIP, COLLISION, & COMPREHENSIVE**

Class	#	P	U	O	S	L	F	R
B7MSI	461	1.14	1.20	1.23	1.28	1.40	1.03	0.60
B7MSP	462	1.14	1.20	1.23	1.28	1.40	1.03	0.60
B8FMI	219	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B8FMP	220	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B8FSI	221	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B8FSP	222	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B8MMI	223	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B8MMP	224	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B8MSI	443	1.12	1.18	1.21	1.26	1.38	1.01	0.60
B8MSP	444	1.12	1.18	1.21	1.26	1.38	1.01	0.60
B9FMI	225	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B9FMP	226	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B9FSI	227	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B9FSP	228	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B9MMI	229	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B9MMP	230	1.00	1.05	1.12	1.17	1.31	0.92	0.50
B9MSI	423	1.10	1.16	1.18	1.23	1.35	0.99	0.60
B9MSP	424	1.10	1.16	1.18	1.23	1.35	0.99	0.60
C0FMI	231	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C0FMP	232	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C0FSI	233	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C0FSP	234	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C0MMI	235	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C0MMP	236	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C0MSI	237	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C0MSP	238	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C1FMI	239	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C1FMP	240	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C1FSI	241	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C1FSP	242	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C1MMI	243	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C1MMP	244	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C1MSI	245	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C1MSP	246	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C2FMI	247	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C2FMP	248	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C2FSI	249	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C2FSP	250	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C2MMI	251	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C2MMP	252	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C2MSI	253	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C2MSP	254	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C3FMI	255	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C3FMP	256	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C3FSI	257	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C3FSP	258	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C3MMI	259	1.00	1.05	1.09	1.13	1.26	0.92	0.50

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE****EXHIBIT 1  
SHEET 10****Arkansas****PRIVATE PASSENGER SEMI-ANNUAL RATES  
CLASS FACTORS****EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013****BI, PD, PIP, COLLISION, & COMPREHENSIVE**

Class	#	P	U	O	S	L	F	R
C3MMP	260	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C3MSI	261	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C3MSP	262	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C4FMI	263	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C4FMP	264	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C4FSI	265	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C4FSP	266	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C4MMI	267	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C4MMP	268	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C4MSI	269	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C4MSP	270	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C5FMI	271	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C5FMP	272	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C5FSI	273	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C5FSP	274	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C5MMI	275	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C5MMP	276	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C5MSI	277	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C5MSP	278	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C6FMI	279	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C6FMP	280	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C6FSI	281	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C6FSP	282	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C6MMI	283	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C6MMP	284	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C6MSI	285	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C6MSP	286	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C7FMI	287	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C7FMP	288	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C7FSI	289	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C7FSP	290	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C7MMI	291	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C7MMP	292	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C7MSI	293	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C7MSP	294	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C8FMI	295	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C8FMP	296	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C8FSI	297	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C8FSP	298	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C8MMI	299	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C8MMP	300	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C8MSI	301	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C8MSP	302	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C9FMI	303	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C9FMP	304	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C9FSI	305	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C9FSP	306	1.00	1.05	1.09	1.13	1.26	0.92	0.50

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE****EXHIBIT 1  
SHEET 11****Arkansas****PRIVATE PASSENGER SEMI-ANNUAL RATES  
CLASS FACTORS****EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013****BI, PD, PIP, COLLISION, & COMPREHENSIVE**

Class	#	P	U	O	S	L	F	R
C9MMI	307	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C9MMP	308	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C9MSI	309	1.00	1.05	1.09	1.13	1.26	0.92	0.50
C9MSP	310	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D0FMI	311	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D0FMP	312	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D0FSI	313	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D0FSP	314	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D0MMI	315	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D0MMP	316	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D0MSI	317	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D0MSP	318	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D1FMI	319	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D1FMP	320	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D1FSI	321	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D1FSP	322	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D1MMI	323	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D1MMP	324	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D1MSI	325	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D1MSP	326	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D2FMI	327	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D2FMP	328	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D2FSI	329	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D2FSP	330	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D2MMI	331	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D2MMP	332	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D2MSI	333	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D2MSP	334	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D3FMI	335	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D3FMP	336	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D3FSI	337	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D3FSP	338	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D3MMI	339	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D3MMP	340	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D3MSI	341	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D3MSP	342	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D4FMI	343	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D4FMP	344	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D4FSI	345	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D4FSP	346	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D4MMI	347	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D4MMP	348	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D4MSI	349	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D4MSP	350	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D5FMI	351	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D5FMP	352	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D5FSI	353	1.00	1.05	1.09	1.13	1.26	0.92	0.50



# AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

EXHIBIT 1  
SHEET 12

## Arkansas PRIVATE PASSENGER SEMI-ANNUAL RATES CLASS FACTORS

EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013

### BI, PD, PIP, COLLISION, & COMPREHENSIVE

Class	#	P	U	O	S	L	F	R
D5FSP	354	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D5MMI	355	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D5MMP	356	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D5MSI	357	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D5MSP	358	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D6FMI	359	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D6FMP	360	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D6FSI	361	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D6FSP	362	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D6MMI	363	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D6MMP	364	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D6MSI	365	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D6MSP	366	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D7FMI	367	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D7FMP	368	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D7FSI	369	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D7FSP	370	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D7MMI	371	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D7MMP	372	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D7MSI	373	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D7MSP	374	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D8FMI	375	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D8FMP	376	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D8FSI	377	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D8FSP	378	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D8MMI	379	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D8MMP	380	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D8MSI	381	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D8MSP	382	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D9FMI	383	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D9FMP	384	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D9FSI	385	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D9FSP	386	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D9MMI	387	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D9MMP	388	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D9MSI	389	1.00	1.05	1.09	1.13	1.26	0.92	0.50
D9MSP	390	1.00	1.05	1.09	1.13	1.26	0.92	0.50
E0FMI	153	0.95	0.99	1.04	1.11	1.14	0.85	0.45
E0FMP	154	0.95	0.99	1.04	1.11	1.14	0.85	0.45
E0FSI	155	0.95	0.99	1.05	1.11	1.14	0.86	0.45
E0FSP	156	0.95	0.99	1.05	1.11	1.14	0.86	0.45
E0MMI	157	0.95	0.99	1.04	1.11	1.14	0.85	0.45
E0MMP	158	0.95	0.99	1.04	1.11	1.14	0.85	0.45
E0MSI	159	0.95	0.99	1.05	1.11	1.14	0.86	0.45
E0MSP	160	0.95	0.99	1.05	1.11	1.14	0.86	0.45
E1FMI	121	0.92	0.96	1.01	1.08	1.11	0.83	0.45
E1FMP	122	0.92	0.96	1.01	1.08	1.11	0.83	0.45



# AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

EXHIBIT 1  
SHEET 13

## Arkansas PRIVATE PASSENGER SEMI-ANNUAL RATES CLASS FACTORS

EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013

### BI, PD, PIP, COLLISION, & COMPREHENSIVE

Class	#	P	U	O	S	L	F	R
E1FSI	123	0.92	0.96	1.01	1.07	1.10	0.83	0.45
E1FSP	124	0.92	0.96	1.01	1.07	1.10	0.83	0.45
E1MMI	141	0.93	0.97	1.02	1.08	1.11	0.83	0.45
E1MMP	142	0.93	0.97	1.02	1.08	1.11	0.83	0.45
E1MSI	143	0.93	0.97	1.02	1.08	1.12	0.84	0.45
E1MSP	144	0.93	0.97	1.02	1.08	1.12	0.84	0.45
E2FMI	125	0.92	0.96	1.01	1.08	1.11	0.83	0.45
E2FMP	126	0.92	0.96	1.01	1.08	1.11	0.83	0.45
E2FSI	127	0.92	0.96	1.01	1.07	1.10	0.83	0.45
E2FSP	128	0.92	0.96	1.01	1.07	1.10	0.83	0.45
E2MMI	129	0.92	0.96	1.01	1.07	1.10	0.83	0.45
E2MMP	130	0.92	0.96	1.01	1.07	1.10	0.83	0.45
E2MSI	131	0.92	0.96	1.01	1.07	1.10	0.83	0.45
E2MSP	132	0.92	0.96	1.01	1.07	1.10	0.83	0.45
E3FMI	81	0.90	0.94	0.99	1.05	1.08	0.81	0.45
E3FMP	82	0.90	0.94	0.99	1.05	1.08	0.81	0.45
E3FSI	83	0.90	0.94	0.99	1.05	1.08	0.81	0.45
E3FSP	84	0.90	0.94	0.99	1.05	1.08	0.81	0.45
E3MMI	117	0.91	0.95	1.00	1.06	1.09	0.82	0.45
E3MMP	118	0.91	0.95	1.00	1.06	1.09	0.82	0.45
E3MSI	119	0.91	0.95	1.00	1.06	1.09	0.82	0.45
E3MSP	120	0.91	0.95	1.00	1.06	1.09	0.82	0.45
E4FMI	85	0.90	0.94	0.99	1.05	1.08	0.81	0.45
E4FMP	86	0.90	0.94	0.99	1.05	1.08	0.81	0.45
E4FSI	87	0.90	0.94	0.99	1.05	1.08	0.81	0.45
E4FSP	88	0.90	0.94	0.99	1.05	1.08	0.81	0.45
E4MMI	89	0.90	0.94	0.99	1.05	1.08	0.81	0.45
E4MMP	90	0.90	0.94	0.99	1.05	1.08	0.81	0.45
E4MSI	91	0.90	0.94	0.99	1.05	1.08	0.81	0.45
E4MSP	92	0.90	0.94	0.99	1.05	1.08	0.81	0.45
E5FMI	1	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E5FMP	2	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E5FSI	3	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E5FSP	4	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E5MMI	5	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E5MMP	6	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E5MSI	7	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E5MSP	8	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E6FMI	9	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E6FMP	10	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E6FSI	11	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E6FSP	12	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E6MMI	13	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E6MMP	14	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E6MSI	15	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E6MSP	16	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E7FMI	17	0.87	0.91	0.96	1.02	1.05	0.81	0.44

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE****EXHIBIT 1  
SHEET 14****Arkansas****PRIVATE PASSENGER SEMI-ANNUAL RATES  
CLASS FACTORS****EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013****BI, PD, PIP, COLLISION, & COMPREHENSIVE**

Class	#	P	U	O	S	L	F	R
E7FMP	18	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E7FSI	19	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E7FSP	20	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E7MMI	21	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E7MMP	22	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E7MSI	23	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E7MSP	24	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E8FMI	25	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E8FMP	26	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E8FSI	27	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E8FSP	28	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E8MMI	29	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E8MMP	30	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E8MSI	31	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E8MSP	32	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E9FMI	33	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E9FMP	34	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E9FSI	35	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E9FSP	36	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E9MMI	37	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E9MMP	38	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E9MSI	39	0.87	0.91	0.96	1.02	1.05	0.81	0.44
E9MSP	40	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F0FMI	41	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F0FMP	42	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F0FSI	43	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F0FSP	44	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F0MMI	45	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F0MMP	46	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F0MSI	47	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F0MSP	48	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F1FMI	49	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F1FMP	50	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F1FSI	51	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F1FSP	52	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F1MMI	53	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F1MMP	54	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F1MSI	55	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F1MSP	56	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F2FMI	57	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F2FMP	58	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F2FSI	59	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F2FSP	60	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F2MMI	61	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F2MMP	62	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F2MSI	63	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F2MSP	64	0.87	0.91	0.96	1.02	1.05	0.81	0.44



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE****EXHIBIT 1  
SHEET 15****Arkansas****PRIVATE PASSENGER SEMI-ANNUAL RATES  
CLASS FACTORS****EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013****BI, PD, PIP, COLLISION, & COMPREHENSIVE**

Class	#	P	U	O	S	L	F	R
F3FMI	65	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F3FMP	66	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F3FSI	67	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F3FSP	68	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F3MMI	69	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F3MMP	70	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F3MSI	71	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F3MSP	72	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F4FMI	73	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F4FMP	74	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F4FSI	75	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F4FSP	76	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F4MMI	77	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F4MMP	78	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F4MSI	79	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F4MSP	80	0.87	0.91	0.96	1.02	1.05	0.81	0.44
F5FMI	93	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F5FMP	94	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F5FSI	95	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F5FSP	96	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F5MMI	97	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F5MMP	98	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F5MSI	99	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F5MSP	100	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F6FMI	101	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F6FMP	102	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F6FSI	103	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F6FSP	104	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F6MMI	105	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F6MMP	106	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F6MSI	107	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F6MSP	108	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F7FMI	109	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F7FMP	110	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F7FSI	111	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F7FSP	112	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F7MMI	113	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F7MMP	114	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F7MSI	115	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F7MSP	116	0.90	0.94	0.99	1.05	1.08	0.81	0.45
F8FMI	133	0.92	0.96	1.01	1.07	1.10	0.83	0.45
F8FMP	134	0.92	0.96	1.01	1.07	1.10	0.83	0.45
F8FSI	135	0.92	0.96	1.01	1.07	1.10	0.83	0.45
F8FSP	136	0.92	0.96	1.01	1.07	1.10	0.83	0.45
F8MMI	137	0.92	0.96	1.01	1.07	1.10	0.83	0.45
F8MMP	138	0.92	0.96	1.01	1.07	1.10	0.83	0.45
F8MSI	139	0.92	0.96	1.01	1.07	1.10	0.83	0.45



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE****EXHIBIT 1  
SHEET 16****Arkansas  
PRIVATE PASSENGER SEMI-ANNUAL RATES  
CLASS FACTORS****EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013****BI, PD, PIP, COLLISION, & COMPREHENSIVE**

Class	#	P	U	O	S	L	F	R
F8MSP	140	0.92	0.96	1.01	1.07	1.10	0.83	0.45
F9FMI	145	0.93	0.97	1.02	1.08	1.11	0.83	0.45
F9FMP	146	0.93	0.97	1.02	1.08	1.11	0.83	0.45
F9FSI	147	0.93	0.97	1.02	1.08	1.12	0.84	0.45
F9FSP	148	0.93	0.97	1.02	1.08	1.12	0.84	0.45
F9MMI	149	0.93	0.97	1.02	1.08	1.11	0.83	0.45
F9MMP	150	0.93	0.97	1.02	1.08	1.11	0.83	0.45
F9MSI	151	0.93	0.97	1.02	1.09	1.12	0.84	0.45
F9MSP	152	0.93	0.97	1.02	1.09	1.12	0.84	0.45
G0FMI	161	0.95	0.99	1.04	1.11	1.14	0.85	0.45
G0FMP	162	0.95	0.99	1.04	1.11	1.14	0.85	0.45
G0FSI	163	0.95	0.99	1.05	1.11	1.14	0.86	0.45
G0FSP	164	0.95	0.99	1.05	1.11	1.14	0.86	0.45
G0MMI	165	0.95	0.99	1.04	1.10	1.13	0.85	0.45
G0MMP	166	0.95	0.99	1.04	1.10	1.13	0.85	0.45
G0MSI	167	0.95	0.99	1.05	1.11	1.14	0.86	0.45
G0MSP	168	0.95	0.99	1.05	1.11	1.14	0.86	0.45
G1FMI	169	0.95	0.99	1.04	1.11	1.14	0.85	0.45
G1FMP	170	0.95	0.99	1.04	1.11	1.14	0.85	0.45
G1FSI	171	0.95	0.99	1.05	1.11	1.14	0.86	0.45
G1FSP	172	0.95	0.99	1.05	1.11	1.14	0.86	0.45
G1MMI	173	0.95	1.00	1.05	1.11	1.14	0.86	0.45
G1MMP	174	0.95	1.00	1.05	1.11	1.14	0.86	0.45
G1MSI	175	0.95	0.99	1.05	1.11	1.14	0.86	0.45
G1MSP	176	0.95	0.99	1.05	1.11	1.14	0.86	0.45
G2FMI	177	0.96	1.00	1.05	1.12	1.15	0.86	0.45
G2FMP	178	0.96	1.00	1.05	1.12	1.15	0.86	0.45
G2FSI	179	0.96	1.00	1.06	1.12	1.15	0.86	0.45
G2FSP	180	0.96	1.00	1.06	1.12	1.15	0.86	0.45
G2MMI	181	0.96	1.01	1.06	1.12	1.16	0.87	0.45
G2MMP	182	0.96	1.01	1.06	1.12	1.16	0.87	0.45
G2MSI	183	0.96	1.00	1.06	1.12	1.15	0.86	0.45
G2MSP	184	0.96	1.00	1.06	1.12	1.15	0.86	0.45
G3FMI	185	0.97	1.01	1.06	1.13	1.16	0.87	0.45
G3FMP	186	0.97	1.01	1.06	1.13	1.16	0.87	0.45
G3FSI	187	0.97	1.01	1.07	1.13	1.16	0.87	0.45
G3FSP	188	0.97	1.01	1.07	1.13	1.16	0.87	0.45
G3MMI	189	0.97	1.02	1.07	1.13	1.17	0.87	0.45
G3MMP	190	0.97	1.02	1.07	1.13	1.17	0.87	0.45
G3MSI	191	0.97	1.01	1.07	1.13	1.16	0.87	0.45
G3MSP	192	0.97	1.01	1.07	1.13	1.16	0.87	0.45
G4FMI	197	0.99	1.03	1.09	1.16	1.19	0.89	0.45
G4FMP	198	0.99	1.03	1.09	1.16	1.19	0.89	0.45
G4FSI	199	0.99	1.03	1.09	1.16	1.19	0.89	0.45
G4FSP	200	0.99	1.03	1.09	1.16	1.19	0.89	0.45
G4MMI	193	0.98	1.02	1.08	1.14	1.18	0.88	0.45
G4MMP	194	0.98	1.02	1.08	1.14	1.18	0.88	0.45











## AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

PRIVATE PASSENGER SEMI-ANNUAL RATES  
CLASS FACTORSEFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013

## BI, PD, PIP, COLLISION, &amp; COMPREHENSIVE

Class	#	P	U	O	S	L	F	R
I8FSI	605	1.27	1.27	1.27	1.27	1.27	1.27	0.61
I8FSP	606	1.27	1.27	1.27	1.27	1.27	1.27	0.61
I8MMI	607	1.27	1.27	1.27	1.27	1.27	1.27	0.61
I8MMP	608	1.27	1.27	1.27	1.27	1.27	1.27	0.61
I8MSI	609	1.27	1.27	1.27	1.27	1.27	1.27	0.61
I8MSP	610	1.27	1.27	1.27	1.27	1.27	1.27	0.61
I9FMI	611	1.27	1.27	1.27	1.27	1.27	1.27	0.61
I9FMP	612	1.27	1.27	1.27	1.27	1.27	1.27	0.61
I9FSI	613	1.27	1.27	1.27	1.27	1.27	1.27	0.61
I9FSP	614	1.27	1.27	1.27	1.27	1.27	1.27	0.61
I9MMI	615	1.27	1.27	1.27	1.27	1.27	1.27	0.61
I9MMP	616	1.27	1.27	1.27	1.27	1.27	1.27	0.61
I9MSI	617	1.27	1.27	1.27	1.27	1.27	1.27	0.61
I9MSP	618	1.27	1.27	1.27	1.27	1.27	1.27	0.61

## Class Factors for Specialty Classes (Single and Multi Car)

Coverage	ANTIQUE	CLASSIC	TRAILER
BI/PD	0.20	0.20	0.50
PIP-MP	0.20	0.20	0.50
COLLISION	0.30	0.75	0.50
COMPREHENSIVE	1.00	1.00	0.50



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE**  
Arkansas  
**PRIVATE PASSENGER SEMI-ANNUAL RATES**  
**MULTIPLE CAR USE FACTOR TABLE**

EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013

			MULTIPLE CAR USE FACTOR										
	Youngest		Coverage Line										
Drivers	Driver Age	Vehicles	BI	PD	PIP-MP	PIP-AD	PIP-WL	UM	UIM	UMPD	COMP	COLL	RR
1	14-20	1	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.000	1.040	1.000
1	14-20	1R	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
1	14-20	2	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.910	0.870	0.910
1	14-20	3	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.890	0.830	0.890
1	14-20	4+	0.790	0.790	0.790	0.790	0.790	0.790	0.790	0.790	0.870	0.790	0.870
1	21-24	1	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.000	1.020	1.000
1	21-24	1R	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.930	0.920	0.930
1	21-24	2	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.910	0.860	0.910
1	21-24	3	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.890	0.830	0.890
1	21-24	4+	0.790	0.790	0.790	0.790	0.790	0.790	0.790	0.790	0.870	0.790	0.870
1	25+	1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	25+	1R	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.860	0.840	0.860
1	25+	2	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.850	0.820	0.850
1	25+	3	0.810	0.810	0.810	0.810	0.810	0.810	0.810	0.810	0.820	0.810	0.820
1	25+	4+	0.780	0.780	0.780	0.780	0.780	0.780	0.780	0.780	0.790	0.780	0.790
2	14-20	1	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.000	1.060	1.000
2	14-20	1R	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960
2	14-20	2	0.910	0.910	0.890	0.890	0.890	0.910	0.910	0.910	0.930	0.910	0.930
2	14-20	3	0.890	0.890	0.880	0.880	0.880	0.890	0.890	0.890	0.910	0.890	0.910
2	14-20	4+	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.890	0.830	0.890
2	21-24	1	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.000	1.040	1.000
2	21-24	1R	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.940	0.930	0.940
2	21-24	2	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.930	0.880	0.930
2	21-24	3	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.910	0.860	0.910
2	21-24	4+	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.890	0.820	0.890
2	25+	1	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.000	1.020	1.000
2	25+	1R	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.880	0.850	0.880
2	25+	2	0.830	0.830	0.840	0.840	0.840	0.830	0.830	0.830	0.870	0.830	0.870
2	25+	3	0.820	0.820	0.830	0.830	0.830	0.820	0.820	0.820	0.850	0.820	0.850
2	25+	4+	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.820	0.800	0.820
3	14-20	1	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.000	1.080	1.000
3	14-20	1R	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
3	14-20	2	0.920	0.920	0.940	0.940	0.940	0.920	0.920	0.920	0.950	0.920	0.950
3	14-20	3	0.900	0.900	0.890	0.890	0.890	0.900	0.900	0.900	0.930	0.900	0.930
3	14-20	4+	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.910	0.880	0.910
3	21-24	1	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.000	1.060	1.000
3	21-24	1R	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.970	0.940	0.970
3	21-24	2	0.900	0.900	0.930	0.930	0.930	0.900	0.900	0.900	0.950	0.900	0.950
3	21-24	3	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.930	0.880	0.930
3	21-24	4+	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.910	0.870	0.910
3	25+	1	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.000	1.030	1.000
3	25+	1R	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.940	0.860	0.940
3	25+	2	0.860	0.860	0.900	0.900	0.900	0.860	0.860	0.860	0.910	0.860	0.910
3	25+	3	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.880	0.840	0.880
3	25+	4+	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.850	0.820	0.850
4+	14-20	1	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.000	1.100	1.000
4+	14-20	1R	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
4+	14-20	2	0.960	0.960	0.980	0.980	0.980	0.960	0.960	0.960	0.970	0.960	0.970
4+	14-20	3	0.920	0.920	0.940	0.940	0.940	0.920	0.920	0.920	0.950	0.920	0.950
4+	14-20	4+	0.890	0.890	0.890	0.890	0.890	0.890	0.890	0.890	0.930	0.890	0.930
4+	21-24	1	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.000	1.080	1.000
4+	21-24	1R	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.980	0.950	0.980
4+	21-24	2	0.940	0.940	0.970	0.970	0.970	0.940	0.940	0.940	0.970	0.940	0.970
4+	21-24	3	0.900	0.900	0.930	0.930	0.930	0.900	0.900	0.900	0.950	0.900	0.950
4+	21-24	4+	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.930	0.880	0.930
4+	25+	1	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.000	1.050	1.000
4+	25+	1R	0.880	0.880	0.870	0.870	0.870	0.880	0.880	0.880	0.950	0.880	0.950
4+	25+	2	0.870	0.870	0.940	0.940	0.940	0.870	0.870	0.870	0.950	0.870	0.950
4+	25+	3	0.860	0.860	0.900	0.900	0.900	0.860	0.860	0.860	0.910	0.860	0.910
4+	25+	4+	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.880	0.840	0.880



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE  
Arkansas  
PRIVATE PASSENGER SEMI-ANNUAL RATES  
UNDERWRITING TIER/CUSTOMER INSURANCE SCORE FACTORS**

**EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013**

**BI, PD, PIP, & COLLISION**

CIS Level	Underwriting Tier																	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	0.54	0.61	0.63	0.66	0.70	0.75	0.79	0.83	0.73	0.78	0.85	0.89	0.94	0.99	0.98	1.03	1.08	1.14
2	0.56	0.63	0.65	0.68	0.72	0.77	0.82	0.86	0.75	0.81	0.88	0.92	0.97	1.02	1.01	1.06	1.12	1.18
3	0.63	0.70	0.73	0.77	0.83	0.86	0.91	0.95	0.86	0.90	0.98	1.03	1.08	1.12	1.14	1.18	1.26	1.30
4	0.65	0.72	0.75	0.79	0.85	0.88	0.94	0.98	0.88	0.93	1.01	1.06	1.11	1.15	1.18	1.22	1.29	1.33
5	0.66	0.77	0.80	0.84	0.90	0.94	0.99	1.03	0.93	0.99	1.06	1.11	1.17	1.22	1.22	1.30	1.36	1.42
6	0.69	0.80	0.83	0.87	0.93	0.98	1.03	1.07	0.97	1.03	1.10	1.15	1.22	1.27	1.27	1.35	1.41	1.47
7	0.74	0.85	0.87	0.92	0.99	1.04	1.08	1.13	1.03	1.08	1.16	1.22	1.28	1.35	1.36	1.42	1.48	1.58
8	0.79	0.90	0.93	0.98	1.05	1.10	1.15	1.21	1.09	1.15	1.24	1.30	1.37	1.44	1.45	1.51	1.59	1.68
9	0.88	1.00	1.03	1.09	1.16	1.22	1.29	1.35	1.21	1.28	1.37	1.44	1.52	1.60	1.60	1.69	1.77	1.86
10	0.90	1.02	1.05	1.11	1.18	1.24	1.32	1.38	1.23	1.31	1.40	1.47	1.55	1.63	1.63	1.72	1.81	1.90
11	0.92	1.05	1.08	1.14	1.22	1.28	1.35	1.42	1.27	1.34	1.44	1.51	1.60	1.68	1.68	1.77	1.86	1.96
12	0.97	1.10	1.13	1.20	1.28	1.35	1.42	1.48	1.33	1.41	1.50	1.59	1.68	1.75	1.76	1.86	1.96	2.04
13	0.99	1.12	1.15	1.22	1.30	1.37	1.45	1.51	1.35	1.44	1.53	1.62	1.71	1.78	1.79	1.90	1.99	2.08
14	1.05	1.18	1.21	1.28	1.37	1.45	1.52	1.59	1.43	1.51	1.62	1.70	1.80	1.88	1.89	1.99	2.09	2.20
15	1.13	1.28	1.31	1.39	1.49	1.56	1.64	1.73	1.54	1.63	1.76	1.84	1.94	2.03	2.05	2.15	2.26	2.38
16	1.23	1.38	1.42	1.49	1.60	1.68	1.76	1.84	1.67	1.75	1.87	1.96	2.08	2.18	2.19	2.32	2.43	2.55
17	1.35	1.53	1.57	1.67	1.78	1.87	1.97	2.06	1.84	1.96	2.10	2.19	2.31	2.42	2.45	2.56	2.70	2.84
18	0.88	1.00	1.03	1.09	1.16	1.22	1.29	1.35	1.21	1.28	1.37	1.44	1.52	1.60	1.60	1.69	1.77	1.86
19	0.88	1.00	1.03	1.09	1.16	1.22	1.29	1.35	1.21	1.28	1.37	1.44	1.52	1.60	1.60	1.69	1.77	1.86
20	0.88	1.00	1.03	1.09	1.16	1.22	1.29	1.35	1.21	1.28	1.37	1.44	1.52	1.60	1.60	1.69	1.77	1.86

**COMPREHENSIVE**

CIS Level	Underwriting Tier																	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	0.56	0.61	0.68	0.74	0.79	0.83	0.88	0.94	0.80	0.87	0.93	0.98	1.05	1.12	1.08	1.14	1.22	1.28
2	0.58	0.63	0.70	0.76	0.82	0.86	0.91	0.97	0.83	0.90	0.96	1.01	1.08	1.16	1.12	1.18	1.26	1.32
3	0.65	0.70	0.79	0.85	0.91	0.95	1.03	1.08	0.92	1.01	1.07	1.12	1.22	1.28	1.26	1.30	1.41	1.48
4	0.67	0.72	0.81	0.87	0.94	0.98	1.06	1.11	0.95	1.04	1.10	1.15	1.25	1.32	1.29	1.33	1.45	1.53
5	0.69	0.77	0.86	0.93	0.99	1.03	1.11	1.17	1.00	1.09	1.16	1.21	1.32	1.39	1.36	1.42	1.54	1.62
6	0.72	0.80	0.89	0.97	1.03	1.07	1.15	1.22	1.04	1.13	1.21	1.26	1.37	1.44	1.41	1.47	1.60	1.68
7	0.77	0.85	0.95	1.03	1.08	1.13	1.22	1.29	1.11	1.20	1.27	1.34	1.44	1.53	1.48	1.58	1.68	1.79
8	0.82	0.90	1.01	1.09	1.15	1.21	1.31	1.38	1.18	1.28	1.36	1.43	1.54	1.63	1.59	1.68	1.79	1.91
9	0.91	1.00	1.12	1.21	1.29	1.35	1.45	1.53	1.32	1.42	1.51	1.59	1.71	1.81	1.77	1.86	2.00	2.11
10	0.93	1.02	1.14	1.23	1.32	1.38	1.48	1.56	1.35	1.45	1.54	1.62	1.74	1.85	1.81	1.90	2.04	2.15
11	0.96	1.05	1.18	1.27	1.35	1.42	1.52	1.61	1.39	1.49	1.59	1.67	1.80	1.90	1.86	1.96	2.10	2.22
12	1.01	1.10	1.23	1.33	1.42	1.48	1.59	1.68	1.44	1.57	1.67	1.74	1.87	1.99	1.96	2.04	2.19	2.33
13	1.03	1.12	1.25	1.35	1.45	1.51	1.62	1.71	1.47	1.60	1.70	1.77	1.90	2.03	1.99	2.08	2.23	2.37
14	1.08	1.18	1.32	1.43	1.52	1.59	1.70	1.81	1.55	1.68	1.79	1.87	2.01	2.13	2.09	2.20	2.36	2.49
15	1.16	1.28	1.43	1.54	1.64	1.73	1.84	1.95	1.69	1.82	1.93	2.02	2.17	2.31	2.26	2.38	2.54	2.70
16	1.26	1.38	1.52	1.66	1.76	1.84	1.99	2.09	1.80	1.94	2.07	2.17	2.34	2.47	2.43	2.55	2.74	2.89
17	1.39	1.53	1.71	1.84	1.97	2.06	2.21	2.34	2.00	2.17	2.30	2.41	2.61	2.75	2.70	2.84	3.06	3.22
18	0.91	1.00	1.12	1.21	1.29	1.35	1.45	1.53	1.32	1.42	1.51	1.59	1.71	1.81	1.77	1.86	2.00	2.11
19	0.91	1.00	1.12	1.21	1.29	1.35	1.45	1.53	1.32	1.42	1.51	1.59	1.71	1.81	1.77	1.86	2.00	2.11
20	0.91	1.00	1.12	1.21	1.29	1.35	1.45	1.53	1.32	1.42	1.51	1.59	1.71	1.81	1.77	1.86	2.00	2.11





**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE**  
**Arkansas**  
**PRIVATE PASSENGER SEMI-ANNUAL RATES**  
**PREMIUM TRANSITION FACTORS**

**EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013**  
**EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013**

Renewal Rate Change %		1st Renewal	2nd Renewal	3rd Renewal	4th Renewal	Renewal Rate Change %		1st Renewal	2nd Renewal	3rd Renewal	4th Renewal
From	To	Since Rate Chg	Since Rate Chg	Since Rate Chg	Since Rate Chg	From	To	Since Rate Chg	Since Rate Chg	Since Rate Chg	Since Rate Chg
-100%	-1%	1.0000	1.0000	1.0000	1.0000	62%	62%	0.6967	0.7859	0.8865	1.0000
0%	4%	1.0000	1.0000	1.0000	1.0000	63%	63%	0.6931	0.7831	0.8850	1.0000
5%	5%	1.0000	1.0000	1.0000	1.0000	64%	64%	0.6894	0.7804	0.8834	1.0000
6%	6%	1.0000	1.0000	1.0000	1.0000	65%	65%	0.6876	0.7790	0.8826	1.0000
7%	7%	1.0000	1.0000	1.0000	1.0000	66%	66%	0.6839	0.7763	0.8811	1.0000
8%	8%	1.0000	1.0000	1.0000	1.0000	67%	67%	0.6803	0.7735	0.8795	1.0000
9%	9%	1.0000	1.0000	1.0000	1.0000	68%	68%	0.6785	0.7722	0.8787	1.0000
10%	10%	1.0000	1.0000	1.0000	1.0000	69%	69%	0.6750	0.7695	0.8772	1.0000
11%	11%	0.9910	1.0000	1.0000	1.0000	70%	70%	0.6714	0.7668	0.8757	1.0000
12%	12%	0.9821	1.0000	1.0000	1.0000	71%	71%	0.6679	0.7641	0.8741	1.0000
13%	13%	0.9735	1.0000	1.0000	1.0000	72%	72%	0.6662	0.7628	0.8734	1.0000
14%	14%	0.9649	1.0000	1.0000	1.0000	73%	73%	0.6627	0.7601	0.8718	1.0000
15%	15%	0.9565	1.0000	1.0000	1.0000	74%	74%	0.6592	0.7575	0.8703	1.0000
16%	16%	0.9483	1.0000	1.0000	1.0000	75%	75%	0.6575	0.7561	0.8696	1.0000
17%	17%	0.9402	1.0000	1.0000	1.0000	76%	76%	0.6541	0.7535	0.8681	1.0000
18%	18%	0.9322	1.0000	1.0000	1.0000	77%	77%	0.6524	0.7522	0.8673	1.0000
19%	19%	0.9244	1.0000	1.0000	1.0000	78%	78%	0.6490	0.7496	0.8658	1.0000
20%	20%	0.9167	1.0000	1.0000	1.0000	79%	79%	0.6457	0.7470	0.8643	1.0000
21%	21%	0.9091	1.0000	1.0000	1.0000	80%	80%	0.6440	0.7457	0.8636	1.0000
22%	22%	0.9016	0.9918	1.0000	1.0000	81%	81%	0.6407	0.7432	0.8621	1.0000
23%	23%	0.8943	0.9837	1.0000	1.0000	82%	82%	0.6390	0.7419	0.8613	1.0000
24%	24%	0.8871	0.9758	1.0000	1.0000	83%	83%	0.6357	0.7393	0.8598	1.0000
25%	25%	0.8800	0.9680	1.0000	1.0000	84%	84%	0.6324	0.7368	0.8584	1.0000
26%	26%	0.8730	0.9603	1.0000	1.0000	85%	85%	0.6308	0.7355	0.8576	1.0000
27%	27%	0.8661	0.9528	1.0000	1.0000	86%	86%	0.6276	0.7330	0.8562	1.0000
28%	28%	0.8594	0.9453	1.0000	1.0000	87%	87%	0.6260	0.7318	0.8554	1.0000
29%	29%	0.8527	0.9380	1.0000	1.0000	88%	88%	0.6228	0.7293	0.8540	1.0000
30%	30%	0.8462	0.9308	1.0000	1.0000	89%	89%	0.6196	0.7268	0.8525	1.0000
31%	31%	0.8397	0.9237	1.0000	1.0000	90%	90%	0.6180	0.7255	0.8518	1.0000
32%	32%	0.8333	0.9167	1.0000	1.0000	91%	91%	0.6149	0.7231	0.8503	1.0000
33%	33%	0.8271	0.9098	1.0000	1.0000	92%	92%	0.6133	0.7219	0.8496	1.0000
34%	34%	0.8209	0.9030	0.9933	1.0000	93%	93%	0.6102	0.7194	0.8482	1.0000
35%	35%	0.8148	0.8963	0.9859	1.0000	94%	94%	0.6086	0.7182	0.8475	1.0000
36%	36%	0.8088	0.8897	0.9787	1.0000	95%	95%	0.6055	0.7158	0.8460	1.0000
37%	37%	0.8029	0.8832	0.9715	1.0000	96%	96%	0.6040	0.7145	0.8453	1.0000
38%	38%	0.7971	0.8768	0.9645	1.0000	97%	97%	0.6010	0.7121	0.8439	1.0000
39%	39%	0.7914	0.8705	0.9576	1.0000	98%	98%	0.5994	0.7109	0.8432	1.0000
40%	40%	0.7857	0.8643	0.9507	1.0000	99%	99%	0.5964	0.7085	0.8418	1.0000
41%	41%	0.7801	0.8582	0.9440	1.0000	100%	104%	0.5949	0.7074	0.8410	1.0000
42%	42%	0.7746	0.8521	0.9373	1.0000	105%	109%	0.5831	0.6979	0.8354	1.0000
43%	43%	0.7692	0.8462	0.9308	1.0000	110%	119%	0.5730	0.6898	0.8306	1.0000
44%	44%	0.7639	0.8403	0.9243	1.0000	120%	129%	0.5534	0.6741	0.8210	1.0000
45%	45%	0.7586	0.8345	0.9179	1.0000	130%	139%	0.5361	0.6599	0.8123	1.0000
46%	46%	0.7534	0.8288	0.9116	1.0000	140%	149%	0.5182	0.6452	0.8032	1.0000
47%	47%	0.7493	0.8249	0.9083	1.0000	150%	159%	0.5035	0.6329	0.7955	1.0000
48%	48%	0.7452	0.8220	0.9066	1.0000	160%	169%	0.4882	0.6200	0.7874	1.0000
49%	49%	0.7412	0.8190	0.9050	1.0000	170%	179%	0.4746	0.6084	0.7800	1.0000
50%	50%	0.7372	0.8160	0.9033	1.0000	180%	189%	0.4615	0.5972	0.7728	1.0000
51%	51%	0.7332	0.8131	0.9017	1.0000	190%	199%	0.4500	0.5872	0.7663	1.0000
52%	52%	0.7312	0.8116	0.9009	1.0000	200%	219%	0.4388	0.5774	0.7599	1.0000
53%	53%	0.7273	0.8087	0.8993	1.0000	220%	239%	0.4184	0.5594	0.7479	1.0000
54%	54%	0.7233	0.8058	0.8977	1.0000	240%	259%	0.3993	0.5423	0.7364	1.0000
55%	55%	0.7195	0.8029	0.8961	1.0000	260%	279%	0.3830	0.5274	0.7262	1.0000
56%	56%	0.7156	0.8000	0.8945	1.0000	280%	299%	0.3676	0.5131	0.7163	1.0000
57%	57%	0.7137	0.7986	0.8937	1.0000	300%	324%	0.3537	0.5002	0.7072	1.0000
58%	58%	0.7099	0.7958	0.8921	1.0000	325%	349%	0.3377	0.4849	0.6964	1.0000
59%	59%	0.7061	0.7929	0.8905	1.0000	350%	374%	0.3240	0.4717	0.6868	1.0000
60%	60%	0.7023	0.7901	0.8889	1.0000	375%	399%	0.3110	0.4590	0.6775	1.0000
61%	61%	0.7005	0.7887	0.8881	1.0000	400%	+	0.2993	0.4474	0.6689	1.0000

A renewal rate change is capped at 10% per renewal or higher in order to limit transition period to 4 renewals.



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE**  
**Arkansas**  
**PRIVATE PASSENGER SEMI-ANNUAL RATES**  
**CUSTOMIZED EQUIPMENT/AUTO PREMIUM**

**EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013**  
**EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013**

Coverage Amount		Premium
From	To	
\$ 0.01	\$ 250.00	\$5
250.01	550.00	10
550.01	850.00	15
850.01	1,150.00	20
1,150.01	1,500.00	25
1,500.01	2,500.00	32
2,500.01	3,500.00	42
3,500.01	4,500.00	52
4,500.01	5,500.00	62
5,500.01	6,500.00	72
6,500.01	7,500.00	82
7,500.01	8,500.00	92
8,500.01	9,500.00	102
9,500.01	10,000.00	107
10,000.01	11,000.00	117
11,000.01	12,000.00	127
12,000.01	13,000.00	137
13,000.01	14,000.00	147
14,000.01	15,000.00	157
Each Additional \$1,000		10



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE**  
**Arkansas**  
**PRIVATE PASSENGER SEMI-ANNUAL RATES**  
**MISCELLANEOUS RATING FACTORS**

**EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013**  
**EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013**

Loan/Lease Value Factors	
Coverage	Factor
Collision	1.07
Comprehensive	1.07

Replacement Cost Auto Factors	
Coverage	Factor
Collision	1.10
Comprehensive	1.10



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE**  
**Arkansas**  
**PRIVATE PASSENGER SEMI-ANNUAL RATES**  
**RATING SURCHARGE POINTS**

EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013  
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013

**RATING SURCHARGE POINTS ASSIGNMENT**

Months Since Most Recent: <b>Accident</b>	Months Since Previous <b>Accident</b>			
	0 - 11	12 - 23	24 - 36	None
0 - 11	9	8	6	3
12 - 23	-	7	5	2
24 - 36	-	-	4	1
None	-	-	-	0

Months Since Most Recent: <b>Major Violation</b>	Months Since Previous <b>Major Violation</b>			
	0 - 11	12 - 23	24 - 36	None
0 - 11	9	8	6	3
12 - 23	-	7	5	2
24 - 36	-	-	4	1
None	-	-	-	0

Months Since Most Recent: <b>Minor Violation</b>	Months Since Previous <b>Minor Violation</b>			
	0 - 11	12 - 23	24 - 36	None
0 - 11	9	8	6	3
12 - 23	-	7	5	2
24 - 36	-	-	4	1
None	-	-	-	0

**RATING SURCHARGE FACTOR CALCULATOR**

<b>Total Rating Surcharge Point Assignment</b> (Separately Determined for accidents and types of violations) =	
Initial Rating Surcharge Point from tables above	
+ 5 points for each additional accident or violation	
	<u>Points</u>
Accident:	_____
Minor Violation:	_____
Major Violation:	_____
	<u>% Surcharge</u>
<b>Rating Surcharge Percentage:</b>	Accident _____
<b>(Per Tables below)</b>	Minor Violation: + _____
	Major Violation: + _____
	Total = _____

**RATING SURCHARGE POINTS FACTOR**

Rating Surcharge Points Total	Rating Surcharge Percentage - Accidents		
	BI/PD	PIP-MP	COLL
0	0%	0%	0%
1	30%	30%	30%
2	42%	42%	42%
3	54%	54%	54%
4	69%	69%	69%
5	81%	81%	81%
6	91%	91%	91%
7	101%	101%	101%
8	111%	111%	111%
9	122%	122%	122%
Each Add'l Point:	Add 8%	Add 8%	Add 8%

Rating Surcharge Points Total	Rating Surcharge Percentage - Minor Violations		
	BI/PD	PIP-MP	COLL
0	0%	0%	0%
1	16%	16%	16%
2	20%	20%	20%
3	23%	23%	23%
4	25%	25%	25%
5	27%	27%	27%
6	30%	30%	30%
7	34%	34%	34%
8	37%	37%	37%
9	43%	43%	43%
Each Add'l Point:	Add 6%	Add 6%	Add 6%

Rating Surcharge Points Total	Rating Surcharge Percentage - Major Violations		
	BI/PD	PIP-MP	COLL
0	0%	0%	0%
1	29%	29%	29%
2	41%	41%	41%
3	53%	53%	53%
4	65%	65%	65%
5	77%	77%	77%
6	90%	90%	90%
7	102%	102%	102%
8	114%	114%	114%
9	126%	126%	126%
Each Add'l Point:	Add 10%	Add 10%	Add 10%



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE**  
**Arkansas**  
**PRIVATE PASSENGER SEMI-ANNUAL RATES**  
**MARKET TIER FACTORS**

**EFFECTIVE FOR NEW BUSINESS AS OF - 3/1/2013**  
**EFFECTIVE FOR RENEWAL BUSINESS AS OF - 3/1/2013**

**ALL COVERAGES**

Market Tier	Factor
N	0.97
O	0.99
P	1.00
Q	1.01
R	1.03

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Automobile Club Inter-Insurance Exchange
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto		
<b>Project Name/Number:</b>	/		

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	09/27/2012
Comments:			
Attachment(s):			
Form A-1 Private Passenger Auto (2).pdf			

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	09/27/2012
Comments:			
Attachment(s):			
PPA Survey FORM APCS_revised.xls			
PPA Survey FORM APCS_revised.pdf			

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	09/27/2012
Comments:			
Attachment(s):			
FORM RF-1 Rate Filing Abstract 2012 _2_.pdf			

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	09/27/2012
Bypass Reason:	This is not applicable.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum	Filed	09/27/2012
Comments:			
Attachment(s):			

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Automobile Club Inter-Insurance Exchange
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto		
<b>Project Name/Number:</b>	/		

AR Actuarial Memorandum 3-1-2013 \_2\_.pdf

		Item Status:	Status Date:
Satisfied - Item:	Exhibit 2 - Development of Statewide Indicated Rate Change	Filed	09/27/2012
Comments:			
Attachment(s):			
Exhibit 2 - Development of Statewide Indicated Rate Change(2).pdf			

		Item Status:	Status Date:
Satisfied - Item:	Exhibit 3 - Development of Loss Trend Factors	Filed	09/27/2012
Comments:			
Attachment(s):			
Exhibit 3 - Development of Loss Trend Factors(2).pdf			

		Item Status:	Status Date:
Satisfied - Item:	Exhibit 4 - Development of Premium Trend Factors	Filed	09/27/2012
Comments:			
Attachment(s):			
Exhibit 4 - Development of Premium Trend Factors(2).pdf			

		Item Status:	Status Date:
Satisfied - Item:	Exhibit 5 - Development of Expected Loss Ratio	Filed	09/27/2012
Comments:			
Attachment(s):			
Exhibit 5 - Development of Expected Loss Ratio(2).pdf			

		Item Status:	Status Date:
Satisfied - Item:	Exhibit 6 - Investment Income	Filed	09/27/2012
Comments:			
Attachment(s):			

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Automobile Club Inter-Insurance Exchange
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto		
<b>Project Name/Number:</b>	/		

Exhibit 6 - Investment Income(2).pdf

		Item Status:	Status Date:
Satisfied - Item:	Exhibit 7 - Development of Annual Trends in Exhibit 3	Filed	09/27/2012
Comments:			
Attachment(s):			
Exhibit 7 - Development of Annaual Trends in Exhibit 3(2).pdf			

		Item Status:	Status Date:
Satisfied - Item:	Exhibit 8 - Development of CAT Load in Exhibit 2, Sheet 1	Filed	09/27/2012
Comments:			
Attachment(s):			
Exhibit 8 - Development of CAT Load in Exhibit 2, Sheet 1(2).pdf			

		Item Status:	Status Date:
Satisfied - Item:	Explanatory Memorandum	Filed	09/27/2012
Comments:			
Attachment(s):			
EXPLANATORY MEMO.pdf			



**ARKANSAS INSURANCE DEPARTMENT**  
**FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT**

**INSTRUCTIONS:** All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Automobile Club Inter-Insurance Exchange  
NAIC No. (including group #) 1318 - 15512

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? ☐ Yes ☒ No

If yes, list the areas: \_\_\_\_\_

2. Do you furnish a market for young drivers? ☒ Yes ☐ No

3. Do you require collateral business to support a youthful driver? ☐ Yes ☒ No

4. Do you insure drivers with an international or foreign driver's license? ☒ Yes ☐ No

5. Specify the percentage you allow in credit or discounts for the following:

- |                            |          |
|----------------------------|----------|
| a. Driver Over 55          | 10 %     |
| b. Good Student Discount   | 15 %     |
| c. Multi-car Discount      | 0 - 22 % |
| d. Accident Free Discount* | 9 - 11 % |

\*Please Specify Qualification for Discount:

Qualification depends on length of continuous insurance with ACIIE and previous insurer as well as the number of chargeable accidents in the previous 36 months.

- |                        |           |
|------------------------|-----------|
| e. Anti-theft Discount | 15 - 25 % |
| f. Other (specify)     | %         |
| Anti-Lock Brake        | 10 %      |
| Airbag                 | 30 %      |
| Multi-Line             | 3 - 21 %  |

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No  
If so, what is the fee for installment payments? \$4

7. Does your company utilize a tiered rating plan? ☐ Yes ☒ No  
If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
---------	-----------------------	--------

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Katina Arras

Digitally signed by Katina Arras  
DN: cn=Katina Arras, c=US  
Reason: I am approving this document  
Date: 2012.08.11 15:53:41 -0500

Signature

Katina Arras

Printed Name

Compliance Analyst

Title

314-523-7350 ext. 5236

Telephone Number

karras@aaamissouri.com

Email address

**State:** Arkansas **Filing Company:** Automobile Club Inter-Insurance Exchange  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto  
**Project Name/Number:** /

## Supporting Document Schedules

***Attachment PPA Survey FORM APCS\_revised.xls is not a PDF document and cannot be reproduced here.***

# Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number: 15512  
 Company Name: Automobile Club Inter-Insurance Exchange  
 Contact Person: Katina Arras  
 Telephone No.: 314-523-7350 ext. 5236  
 Email Address: karras@aaamissouri.com  
 Effective Date: 3/1/2013

## DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG 30 %  
 AUTO/HOMEOWNERS 5-12 %  
 GOOD STUDENT 15 %  
 ANTI-THEFT DEVICE 15-25 %  
 Over 55 Defensive Driver Discount 10 %  
 \$250/\$500 Deductible Comp./Coll. %

## Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident  
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:  
Uninsured motorist property and bodily injury equal to liability coverage  
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800

Email as an attachment to [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability			\$652	\$808	\$273	\$248	\$667	\$828	\$278	\$254	\$729	\$906	\$302	\$276	\$655	\$813	\$275	\$252	\$922	\$1,150	\$377	\$342
	Minimum Liability with Comprehensive and Collision			\$1,644	\$2,057	\$647	\$582	\$1,778	\$2,228	\$698	\$629	\$1,776	\$2,225	\$697	\$629	\$1,874	\$2,348	\$736	\$665	\$2,269	\$2,843	\$884	\$796
	100/300/50 Liability with Comprehensive and Collision			\$1,791	\$2,236	\$713	\$645	\$1,926	\$2,407	\$763	\$689	\$1,933	\$2,419	\$766	\$693	\$2,017	\$2,521	\$802	\$725	\$2,472	\$3,093	\$974	\$879
2009Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$652	\$808	\$273	\$248	\$667	\$828	\$278	\$254	\$729	\$906	\$302	\$276	\$655	\$813	\$275	\$252	\$922	\$1,150	\$377	\$342
	Minimum Liability with Comprehensive and Collision			\$1,575	\$1,971	\$620	\$560	\$1,697	\$2,125	\$668	\$601	\$1,700	\$2,129	\$668	\$603	\$1,780	\$2,230	\$700	\$634	\$2,174	\$2,726	\$849	\$764
	100/300/50 Liability with Comprehensive and Collision			\$1,722	\$2,151	\$687	\$622	\$1,844	\$2,305	\$732	\$661	\$1,857	\$2,323	\$736	\$667	\$1,923	\$2,403	\$766	\$694	\$2,377	\$2,975	\$939	\$846
2010 Honda Odyssey "EX"	Minimum Liability			\$652	\$808	\$273	\$248	\$667	\$828	\$278	\$254	\$729	\$906	\$302	\$276	\$655	\$813	\$275	\$252	\$922	\$1,150	\$377	\$342
	Minimum Liability with Comprehensive and Collision			\$1,707	\$2,137	\$671	\$604	\$1,847	\$2,314	\$725	\$653	\$1,842	\$2,308	\$722	\$652	\$1,948	\$2,442	\$764	\$691	\$2,356	\$2,954	\$918	\$827
	100/300/50 Liability with Comprehensive and Collision			\$1,854	\$2,316	\$737	\$667	\$1,994	\$2,494	\$789	\$713	\$2,000	\$2,501	\$790	\$715	\$2,091	\$2,614	\$829	\$751	\$2,559	\$3,203	\$1,007	\$909
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$652	\$808	\$273	\$248	\$667	\$828	\$278	\$254	\$729	\$906	\$302	\$276	\$655	\$813	\$275	\$252	\$922	\$1,150	\$377	\$342
	Minimum Liability with Comprehensive and Collision			\$1,854	\$2,324	\$727	\$654	\$2,006	\$2,516	\$786	\$708	\$1,992	\$2,499	\$779	\$702	\$2,124	\$2,664	\$831	\$750	\$2,549	\$3,197	\$991	\$891
	100/300/50 Liability with Comprehensive and Collision			\$2,002	\$2,503	\$793	\$716	\$2,154	\$2,695	\$850	\$768	\$2,150	\$2,692	\$847	\$766	\$2,267	\$2,837	\$897	\$809	\$2,752	\$3,447	\$1,080	\$974
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$652	\$808	\$273	\$248	\$667	\$828	\$278	\$254	\$729	\$906	\$302	\$276	\$655	\$813	\$275	\$252	\$922	\$1,150	\$377	\$342
	Minimum Liability with Comprehensive and Collision			\$2,006	\$2,515	\$788	\$709	\$2,259	\$2,833	\$884	\$797	\$2,154	\$2,701	\$844	\$761	\$2,473	\$3,103	\$969	\$873	\$2,762	\$3,465	\$1,076	\$968
	100/300/50 Liability with Comprehensive and Collision			\$2,154	\$2,694	\$854	\$771	\$2,406	\$3,012	\$949	\$857	\$2,311	\$2,895	\$912	\$825	\$2,615	\$3,276	\$1,035	\$933	\$2,965	\$3,715	\$1,166	\$1,051
2010 Hyundai Santa Fe SE 4x2	Minimum Liability			\$652	\$808	\$273	\$248	\$667	\$828	\$278	\$254	\$729	\$906	\$302	\$276	\$655	\$813	\$275	\$252	\$922	\$1,150	\$377	\$342
	Minimum Liability with Comprehensive and Collision			\$1,670	\$2,091	\$657	\$591	\$1,802	\$2,257	\$707	\$637	\$1,797	\$2,252	\$705	\$637	\$1,898	\$2,379	\$746	\$673	\$2,294	\$2,878	\$895	\$806
	100/300/50 Liability with Comprehensive and Collision			\$1,817	\$2,271	\$724	\$654	\$1,949	\$2,437	\$771	\$697	\$1,955	\$2,445	\$773	\$700	\$2,041	\$2,552	\$811	\$732	\$2,498	\$3,127	\$984	\$888

## NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR120831XRMXX118
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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	Company Name		Company NAIC Number
3.	A.	Automobile Club Inter-Insurance Exchange	B. 15512

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 PERSONAL AUTO	B. 19.0001 PRIVATE PASSENGER AUTO

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI/PD	8.3%	7.0%					
PIP	12.1%	6.2%					
UMBI/UIMBI	8.7%	6.2%					
UMPD	1.5%	1.4%					
COLL	-4.8%	-1.8%					
COMP	27.6%	10.5%					
RR	11.2%	6.1%					
TOTAL OVERALL EFFECT	7.3%	4.7%					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2011	17,157	1.5%	10/1/11	20,522	13,906	67.8%	75.7%
2010	16,624	3.9%	1/1/11	18,661	12,585	67.4%	72.0%
2009	14,412	0.0%	3/1/10	16,201	10,925	67.4%	63.9%
2008	13,226	0.0%	8/1/09	15,434	11,386	73.8%	62.0%
2007	13,210	0.1%	10/15/07	15,079	9,765	64.8%	59.1%
2006	12,934	0.1%	3/15/07	14,023	9,561	68.2%	73.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	19.6%
B. General Expense	4.4%
C. Taxes, License & Fees	2.6%
D. Underwriting Profit & Contingencies	1.2%
E. Loss Adjustment	7.8%
F. TOTAL	35.5%

8. N/A

9. 9.5%

10. -20.9%

Apply Lost Cost Factors to Future filings? (Y or N)

Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 5

Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 12

# **Automobile Club Inter-Insurance Exchange**

## **Actuarial Memorandum**

Within this filing, we have developed a statewide indicated rate change (EXHIBITS 2 – 8) utilizing our previous three years of Arkansas experience. The indicated rate change is +7.3%. This filing includes a proposed +4.7% rate change.

We are changing the multiple car use factors to vary by the number of drivers, number of vehicles, and the age of the youngest driver on the policy. These changes can be found on EXHIBIT 1, Sheet 22.

We are introducing the AAA OnBoard Teen Discount, AAA OnBoard Discount, Verified Mileage Discount, and Drivesharp Discount.

We are implementing YourAuto which consists of Accident Forgiveness, Extended Rental Reimbursement Coverage, and Pet Coverage. Policies will have an Auto Club accident that occurs after 3/1/2013 forgiven if they have least five years of longevity with the Auto Club plus their prior carrier, no citations in the past three years, and no accidents in the past five years.

We have made adjustments to base rates, CIS factors, minor violation surcharge factors, underwriting tier factors, class factors, collision model year factors, and comprehensive deductible factors. These changes can be found in EXHIBIT 1. We have also revised the longevity factors. We are eliminating the \$0 and \$50 deductible comprehensive options for new business.

The Premium Transition rule will be applied to this rate change. Only premium changes resulting directly from this rate change that result in an increase over 10% will be capped.

In addition, other auto insurers' rate plans were reviewed in making final selections. We also applied sound actuarial judgment to mitigate renewal premium dislocation.

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

ARKANSAS - DEVELOPMENT OF STATEWIDE INDICATED RATE CHANGE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	Exhibit 2 Sheet 1 (21)
CVG	ACC YEAR	EARNED PREMIUM	PREMIUM TRANSITION FACTOR	UNCAPPED EARNED PREMIUM [(3)*(4)]	PREMIUM TREND FACTOR	CURRENT LEVEL FACTOR	EARNED PREMIUM AT CURRENT RATE LEVEL [(9)*(16)]	NON-CAT ACC YR INCURRED LOSSES (NET OF S/S)	LOSS DEVELOP FACTOR (NET OF S/S)	NON-CAT ULTIMATE INCURRED LOSSES [(9)*(10)]	LOSS TREND FACTOR	NON-CAT ULTIMATE LOSS RATIO AT CURRENT RATE LEVEL [(11)*(12)/(8)]	CAT LOAD	ULTIMATE LOSS RATIO AT CURRENT RATE LEVEL [(13)+(14)]	EXPECTED LOSS RATIO	NON CREDIBILITY INDICATION [(15)/(16)]-1	CRED.	CHANGE APPLIED TO BALANCE OF CREDIBILITY	INDICTED RATE CHANGE [(17)*(18)+ (19)*(1-18)]	SELECTED RATE CHANGE
BI/PD	12/31/09	6,328,935	1.004	6,355,043	1.000	1.176	7,475,674	4,948,993	1.012	5,010,440		75.2%								
	12/31/10	7,934,080	1.019	8,085,081	1.000	1.104	8,927,339	5,248,738	1.037	5,440,346		67.1%								
	12/31/11	8,626,880	1.021	8,804,350	1.000	1.050	9,247,372	4,802,049	1.219	5,854,665		68.6%								
	Total	22,889,895		23,244,474			25,650,385	14,999,780		16,305,451		70.0%		70.0%	65.1%	7.5%			8.3%	7.0%
PIP	12/31/09	730,584	1.004	733,598	1.000	1.158	849,770	515,277	1.012	521,381	1.179	72.4%								
	12/31/10	889,594	1.019	906,525	1.000	1.061	961,383	551,017	1.013	558,151	1.152	66.9%								
	12/31/11	1,080,907	1.021	1,103,143	1.000	1.019	1,123,637	848,197	1.026	870,476	1.125	87.2%								
	Total	2,701,085		2,743,266			2,934,789	1,914,491		1,950,009		76.2%		76.2%	65.1%	17.1%	0.589	5.0%	12.1%	6.2%
UM/UIM	12/31/09	787,267	1.004	790,515	1.000	0.959	758,398	480,699	1.170	562,279	1.179	87.4%								
	12/31/10	863,960	1.019	880,403	1.000	0.989	871,129	287,786	1.639	471,595	1.152	62.4%								
	12/31/11	944,332	1.021	963,758	1.000	0.998	961,951	297,464	2.335	694,473	1.125	81.2%								
	Total	2,595,559		2,634,676			2,591,477	1,065,948		1,728,347		76.7%		76.7%	65.1%	17.8%	0.287	5.0%	8.7%	6.2%
UMPD	12/31/09	631,781	1.004	634,387	1.000	1.149	729,168	551,621	0.997	549,985	1.070	80.7%								
	12/31/10	763,279	1.019	777,806	1.000	1.060	824,708	504,670	0.997	503,342	1.059	64.7%								
	12/31/11	858,712	1.021	876,377	1.000	1.016	890,164	422,898	1.094	462,731	1.049	54.5%								
	Total	2,253,771		2,288,570			2,444,040	1,479,189		1,516,058		65.8%		65.8%	65.1%	1.0%	0.500	2.0%	1.5%	1.4%
TTL LIAB	12/31/09	8,478,567		8,513,542			9,813,009	6,496,590		6,644,086		76.3%								
	12/31/10	10,450,914		10,649,814			11,584,558	6,592,211		6,973,433		66.6%								
	12/31/11	11,510,830		11,747,629			12,223,124	6,370,608		7,882,346		70.3%								
	Total	30,440,311		30,910,985			33,620,692	19,459,408		21,499,865		70.8%		70.8%	65.1%				8.3%	6.5%
COLL	12/31/09	4,980,978	1.004	5,001,525	1.091	0.919	5,017,334	3,016,710	0.995	3,002,157	1.059	63.4%								
	12/31/10	5,378,892	1.019	5,481,262	1.070	0.986	5,781,879	3,127,174	0.989	3,092,990	1.054	56.4%								
	12/31/11	5,881,593	1.021	6,002,588	1.049	0.986	6,210,181	3,966,289	0.932	3,694,727	1.049	62.4%								
	Total	16,241,463		16,485,375			17,009,394	10,110,173		9,789,874		60.6%		60.6%	63.7%	-4.8%	1.000	0.0%	-4.8%	-1.8%
COMP	12/31/09	2,365,907	1.004	2,375,667	1.045	1.013	2,514,075	1,582,841	0.999	1,581,184	1.096	68.9%								
	12/31/10	2,517,147	1.019	2,565,053	1.035	1.074	2,851,131	1,245,308	0.995	1,239,322	1.085	47.2%								
	12/31/11	2,788,332	1.021	2,845,693	1.024	1.035	3,017,930	2,241,685	1.106	2,480,239	1.075	88.3%								
	Total	7,671,386		7,786,413			8,383,137	5,069,834		5,300,744		68.5%	13.5%	82.0%	63.7%	28.7%	0.957	2.0%	27.6%	10.5%
RR	12/31/09	308,027	1.004	309,297	1.000	0.881	272,403	189,251	0.997	188,718	1.059	73.4%								
	12/31/10	298,100	1.019	303,773	1.000	0.978	297,241	189,297	0.992	187,713	1.054	66.6%								
	12/31/11	314,505	1.021	320,975	1.000	1.010	324,284	214,007	1.131	242,029	1.049	78.3%								
	Total	920,632		934,045			893,928	592,556		618,459		72.9%		72.9%	63.7%	14.4%	0.778	0.0%	11.2%	6.1%
TTL PHYS DAM	12/31/09	7,654,912		7,686,489			7,803,812	4,788,802		4,772,058		65.5%								
	12/31/10	8,194,138		8,350,088			8,930,252	4,561,779		4,520,026		53.8%								
	12/31/11	8,984,430		9,169,256			9,552,396	6,421,981		6,416,994		71.1%								
	Total	24,833,481		25,205,834			26,286,459	15,772,562		15,709,078		63.6%		67.8%	63.7%				6.0%	2.4%
GRAND TTL	12/31/09	16,133,479		16,200,031			17,616,821	11,285,392		11,416,144		71.5%								
	12/31/10	18,645,052		18,999,902			20,514,810	11,153,989		11,493,459		61.0%								
	12/31/11	20,495,260		20,916,885			21,775,519	12,792,589		14,299,340		70.7%								
	Total	55,273,792		56,116,819			59,907,151	35,231,970		37,208,943		67.6%		69.5%	64.5%				7.3%	4.7%

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE**  
**Explanatory Memorandum to Exhibit 2 Sheet 1, DEVELOPMENT OF STATEWIDE INDICATED RATE CHANGE**

Column (1) shows the coverage.

Column (2) shows the experience period.

Column (3) shows the earned premium.

Column (4) shows the premium transition factor.

Column (5) shows the uncapped earned premium.

Column (6) shows the premium trend factor. This is developed on Exhibit 4.

Column (7) displays the current rate level factor which is used to adjust earned premiums to the current rate level. These factors were developed using the Parallelogram Method.

Column (8) displays the earned premium at current rate level.

Column (9) displays non-cat case incurred losses net of recoveries.

Column (10) shows the loss development factors used to project ultimate losses.

Column (11) shows the non-cat ultimate incurred losses.

Column (12) displays the loss trend factor for each experience period. The selected trends were projected from the average date of loss for the experience period to the future average date of loss under the revised rates, based on an assumed effective date of March 1, 2013. We are incorporating the use of both retrospective and prospective trends. Historical losses are trended first to the average date of the current accident year using retrospective trends. Then these current losses will be trended to the future effective period using prospective trends. This two-step process allows for recognition of the fact that actual loss cost changes that occurred during the experience period may not always be consistent with what we expect will happen in the future. These factors are developed on Exhibit 3.

Column (13) shows the non-cat trended loss ratio at current rate levels.

Column (14) shows the percentage cat load. This factor is developed on Exhibit 8.

Column (15) shows the trended loss ratio at current rate levels.

Column (16) shows the expected loss ratio. This is developed on Exhibit 5.

Column (17) shows the non-credibility indication.

Column (18) displays the credibility of the experience using the standard actuarial formula for credibility  $[3,000 \text{ standard: } (\# \text{ Claims}/3,000)^{(1/2)}]$ .

Column (19) shows the change that is applied to the balance of credibility. This is the trend for expected capped at one year. This is  $[\text{Exhibit 3, Column (20)}] \text{ divided by } [1 + \text{Exhibit 4, Column (16)}]$ .

Column (20) shows the indicated rate change. The formula displayed in the title of the column reflects the methodology.

Column (21) is the selected rate change.



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE  
DEVELOPMENT OF LOSS TREND FACTORS**

- 1) Effective date of new rates
- 2) Average date of loss under new rates
- 3) Accident year 12/2009 average date of loss
- 4) Accident year 12/2010 average date of loss
- 5) Accident year 12/2011 average date of loss
- 6) Number of years to trend 12/2009
- 7) Number of years to trend 12/2010
- 8) Number of years to trend 12/2011

**A  
Past to Present**

3/1/2013  
7/1/2011  
7/1/2009  
7/1/2010  
7/1/2011  
1.999  
0.999  
0.000

**B  
Present to Future**

3/1/2013  
12/1/2013  
7/1/2011  
7/1/2011  
7/1/2011  
2.420  
2.420  
2.420

<b>Past to Present Loss Trend</b>							
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Coverage	Annual Frequency Change	Annual Severity Change	Combined Pure Premium Change (1+(10))*(1+(11))	Acc Yr 2009 (12)^(6A)	Acc Yr 2010 (12)^(7A)	Acc Yr 2011 (12)^(8A)	Trend for Expected
Bodily Injury	-2.5%	5.0%	1.024	1.048	1.024	1.000	1.024
Property Damage	-1.0%	2.0%	1.010	1.020	1.010	1.000	1.010
Collision	-1.5%	2.0%	1.005	1.009	1.005	1.000	1.005
Comprehensive	2.0%	-1.0%	1.010	1.020	1.010	1.000	1.010

<b>Present to Future Loss Trend</b>						
(17)	(18)	(19)	(20)	(21)	(22)	(23)
Coverage	Annual Frequency Change	Annual Severity Change	Combined Pure Premium Change (1+(18))*(1+(19))	Acc Yr 2009 (20)^(6B)	Acc Yr 2010 (20)^(7B)	Acc Yr 2011 (20)^(8B)
Bodily Injury	0.0%	5.0%	1.050	1.125	1.125	1.125
Property Damage	0.0%	2.0%	1.020	1.049	1.049	1.049
Collision	0.0%	2.0%	1.020	1.049	1.049	1.049
Comprehensive	1.0%	2.0%	1.030	1.075	1.075	1.075

<b>Past to Future Loss Trend</b>			
(24)	(25)	(26)	(27)
Coverage	Acc Yr 2009 (13)^(21)	Acc Yr 2010 (14)^(22)	Acc Yr 2011 (15)^(23)
Bodily Injury	1.179	1.152	1.125
Property Damage	1.070	1.059	1.049
Collision	1.059	1.054	1.049
Comprehensive	1.096	1.085	1.075

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE  
DEVELOPMENT OF PREMIUM TREND FACTORS**

	<b>A</b> <b>Past to Present</b>	<b>B</b> <b>Present to Future</b>
1) Effective date of new rates	3/1/2013	3/1/2013
2) Average earned date under new rates		12/1/2013
3) Accident year 12/2009 average earned date	7/1/2009	7/1/2009
4) Accident year 12/2010 average earned date	7/1/2010	7/1/2010
5) Accident year 12/2011 average earned date	7/1/2011	7/1/2011
6) Average date of latest experience period	7/1/2011	7/1/2011
7) Number of years to trend 12/2009	1.999	2.420
8) Number of years to trend 12/2010	0.999	2.420
9) Number of years to trend 12/2011	0.000	2.420

<b>Past to Present Premium Trend</b>				
<b>(10)</b>	<b>(11)</b>	<b>(12)</b>	<b>(13)</b>	<b>(14)</b>
<b>Coverage</b>	<b>Premium Trend</b>	<b>Acc Yr 2009</b>	<b>Acc Yr 2010</b>	<b>Acc Yr 2011</b>
		<b>(11)^(7A)</b>	<b>(11)^(8A)</b>	<b>(11)^(9A)</b>
Bodily Injury	0.0%	1.000	1.000	1.000
Property Damage	0.0%	1.000	1.000	1.000
Collision	2.0%	1.040	1.020	1.000
Comprehensive	1.0%	1.020	1.010	1.000

<b>Present to Future Premium Trend</b>				
<b>(15)</b>	<b>(16)</b>	<b>(17)</b>	<b>(18)</b>	<b>(19)</b>
<b>Coverage</b>	<b>Premium Trend</b>	<b>Acc Yr 2009</b>	<b>Acc Yr 2010</b>	<b>Acc Yr 2011</b>
		<b>(16)^(7B)</b>	<b>(16)^(8B)</b>	<b>(16)^(9B)</b>
Bodily Injury	0.0%	1.000	1.000	1.000
Property Damage	0.0%	1.000	1.000	1.000
Collision	2.0%	1.049	1.049	1.049
Comprehensive	1.0%	1.024	1.024	1.024

<b>Past to Future Premium Trend</b>				
<b>(20)</b>	<b>(21)</b>	<b>(22)</b>	<b>(23)</b>	<b>(24)</b>
<b>Coverage</b>	<b>Premium Trend</b>	<b>Acc Yr 2009</b>	<b>Acc Yr 2010</b>	<b>Acc Yr 2011</b>
		<b>(12)*(17)</b>	<b>(13)*(18)</b>	<b>(14)*(19)</b>
Bodily Injury		1.000	1.000	1.000
Property Damage		1.000	1.000	1.000
Collision		1.091	1.070	1.049
Comprehensive		1.045	1.035	1.024

# **AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE DEVELOPMENT OF EXPECTED LOSS RATIO**

<u>LIABILITY</u>	
(1) <u>Category</u>	(2) <u>Percent to Premium</u>
1) Profit and Contingencies	0.0%
2) Commission and Brokerage	9.3%
3) Other Acquisition	10.2%
4) Taxes, Licenses, and Fees	2.6%
5) General Expenses	4.4%
6) Loss Adjustment	8.4%
7) Subtotal [sum(1...6)]	34.9%
8) Expected Loss Ratio (1 - (7))	65.1%

<u>PHYSICAL DAMAGE</u>	
(3) <u>Category</u>	(4) <u>Percent to Premium</u>
1) Profit and Contingencies	2.7%
2) Commission and Brokerage	9.5%
3) Other Acquisition	10.2%
4) Taxes, Licenses, and Fees	2.6%
5) General Expenses	4.4%
6) Loss Adjustment	7.0%
7) Subtotal [sum(1...6)]	36.3%
8) Expected Loss Ratio (1 - (7))	63.7%

## **NOTES:**

Item 1 "Profit and Contingencies" see Exhibit 6.

Items 2 through 6 are before inter-company pooling arrangements.

# **AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE INVESTMENT INCOME**

Source for Investment	Liability (Incl. No Fault) (\$000 omitted)	Physical Damage	Total
1) Unearned Premium	20,843	17,989	38,832
2) Loss and LAE Reserves	30,390	10	30,399
3) Total Available for Investment [(1) + (2)]	51,232	17,999	69,231
4) Annual Yield at 4% [(3) * .04]	2,049	720	2,769
5) Annual Earned Premium	45,299	38,996	84,295
6) Investment Income Ratio to Earned Premium [(4) / (5)]	4.5%	1.8%	3.3%
7) Operation Profit Ratio	4.5%	4.5%	4.5%
8) Underwriting Profit Ratio [(7) - (6)]	0.0%	2.7%	1.2%

## Notes:

Rows 1, 2, and 5 reflect data from the IEE, Part II. (Column 19, 13+15+17, & 3 respectively)

Rows 1 and 2 reflect the average reserve for 2010 and 2011.

# **AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE DEVELOPMENT OF ANNUAL TRENDS IN Exhibit 3**

## **BI Annual Trends**

(a)	(b)	(c)	(d)	(e)
<u>Year</u>	<u>Quarter</u>	<u>Frequency</u>	<u>Severity</u>	<u>Combined Pure Premium Change*</u>
2008	1	0.87%	\$10,024	
2008	2	0.85%	\$10,438	
2008	3	0.84%	\$10,533	
2008	4	0.83%	\$10,499	
2009	1	0.81%	\$10,370	
2009	2	0.80%	\$10,314	
2009	3	0.80%	\$10,280	
2009	4	0.80%	\$10,241	
2010	1	0.80%	\$10,260	
2010	2	0.81%	\$10,150	
2010	3	0.82%	\$10,317	
2010	4	0.80%	\$10,529	
2011	1	0.79%	\$12,481	
2011	2	0.77%	\$12,721	
2011	3	0.76%	\$12,734	
2011	4	0.76%	\$12,760	
One Year Trend		-6.4%	2.7%	-3.8%
Two Year Trend		-4.2%	17.9%	13.0%
Three Year Trend		-2.0%	9.9%	7.7%
Four Year Trend		-2.8%	6.0%	3.1%
Selected Change		-2.5%	5.0%	2.4%

Note:

\*Combined Pure Premium =  $[(1+(c))^{1+(d)}]$

Source: ISS/ISO/NISS Private Passenger fast track data

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE  
DEVELOPMENT OF ANNUAL TRENDS IN Exhibit 3**

**PD Annual Trends**

(a)	(b)	(c)	(d)	(e)
<u>Year</u>	<u>Quarter</u>	<u>Frequency</u>	<u>Severity</u>	<u>Combined Pure Premium Change*</u>
2008	1	3.09%	\$2,820	
2008	2	3.04%	\$2,840	
2008	3	2.99%	\$2,844	
2008	4	2.93%	\$2,848	
2009	1	2.92%	\$2,862	
2009	2	2.94%	\$2,866	
2009	3	2.96%	\$2,908	
2009	4	3.01%	\$2,943	
2010	1	3.02%	\$2,960	
2010	2	3.03%	\$2,969	
2010	3	3.02%	\$2,966	
2010	4	2.99%	\$2,966	
2011	1	2.94%	\$2,977	
2011	2	2.87%	\$2,989	
2011	3	2.90%	\$2,994	
2011	4	2.89%	\$3,022	
One Year Trend		-2.0%	1.9%	-0.2%
Two Year Trend		-3.3%	1.0%	-2.3%
Three Year Trend		-0.9%	1.8%	0.9%
Four Year Trend		-1.0%	1.9%	0.8%
Selected Change		-1.0%	2.0%	1.0%

Note:

\*Combined Pure Premium =  $[(1+(c)) \times (1+(d))]$

Source: ISS/ISO/NISS Private Passenger fast track data

# **AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE DEVELOPMENT OF ANNUAL TRENDS IN Exhibit 3**

## **Collision Annual Trends**

(a)	(b)	(c)	(d)	(e)
<u>Year</u>	<u>Quarter</u>	<u>Frequency</u>	<u>Severity</u>	<u>Combined Pure Premium Change*</u>
2008	1	5.61%	\$3,088	
2008	2	5.55%	\$3,138	
2008	3	5.53%	\$3,135	
2008	4	5.48%	\$3,144	
2009	1	5.49%	\$3,103	
2009	2	5.53%	\$3,084	
2009	3	5.56%	\$3,081	
2009	4	5.64%	\$3,069	
2010	1	5.67%	\$3,084	
2010	2	5.67%	\$3,067	
2010	3	5.66%	\$3,084	
2010	4	5.60%	\$3,099	
2011	1	5.51%	\$3,166	
2011	2	5.40%	\$3,228	
2011	3	5.30%	\$3,279	
2011	4	5.26%	\$3,355	
One Year Trend		-5.9%	7.9%	1.5%
Two Year Trend		-4.7%	5.3%	0.3%
Three Year Trend		-1.7%	2.7%	1.0%
Four Year Trend		-0.9%	1.3%	0.4%
Selected Change		-1.5%	2.0%	0.5%

Note:

\*Combined Pure Premium =  $[(1+(c))^{1+(d)}]$

Source: ISS/ISO/NISS Private Passenger fast track data

# **AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE DEVELOPMENT OF ANNUAL TRENDS IN Exhibit 3**

## **Comprehensive Annual Trends**

(a)	(b)	(c)	(d)	(e)
<u>Year</u>	<u>Quarter</u>	<u>Frequency</u>	<u>Severity</u>	<u>Combined Pure Premium Change*</u>
2008	1	7.17%	\$1,086	
2008	2	9.23%	\$1,551	
2008	3	9.29%	\$1,598	
2008	4	9.22%	\$1,646	
2009	1	9.18%	\$1,649	
2009	2	7.36%	\$1,310	
2009	3	7.90%	\$1,409	
2009	4	8.14%	\$1,403	
2010	1	8.25%	\$1,381	
2010	2	8.33%	\$1,312	
2010	3	7.83%	\$1,149	
2010	4	7.82%	\$1,135	
2011	1	7.54%	\$1,092	
2011	2	8.84%	\$1,474	
2011	3	9.22%	\$1,543	
2011	4	9.14%	\$1,571	
One Year Trend		28.2%	57.4%	101.9%
Two Year Trend		7.7%	12.2%	20.8%
Three Year Trend		3.1%	-1.0%	2.0%
Four Year Trend		0.4%	-1.5%	-1.1%
Selected Change		2.0%	-1.0%	1.0%

Note:

\*Combined Pure Premium =  $[(1+(c)) \times (1+(d))]$

Source: ISS/ISO/NISS Private Passenger fast track data



# **AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE DEVELOPMENT OF CAT LOAD IN Exhibit 2, Sheet 1**

## **Comprehensive CAT Load**

<u>Acc Year</u>	<u>CAT Losses</u>	<u>EP @ CRL</u>
2004	0	1,879,008
2005	34,984	1,886,752
2006	294,886	2,068,636
2007	0	2,262,351
2008	1,742,833	2,285,917
2009	119,324	2,396,044
2010	0	2,704,283
2011	<u>288,186</u>	<u>2,886,734</u>
Total	2,480,212	18,369,724

Indicated CAT Load 13.5%

Selected CAT Load 13.5%

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE  
COMPANY FILING #AR120831XRMXX118  
SERFF FILING #AAAM - 128663033**

In conformity with Arkansas Insurance Department Rule and Regulation 23, Section 6A, the Automobile Club Inter-Insurance Exchange, 12901 North Forty Drive, St. Louis, Missouri 63141, is submitting this filing revising our Rules and Rates Manual to be effective March 1, 2013 for New Business and Renewals.

This filing also reflects a change in private passenger automobile insurance rates that will result in an overall rate increase of 4.7%.

As indicated on the Rate Information tab, the Maximum % Change for a policyholder is 40.7%. As directed in previous filings we have indicated the Estimated Maximum % Rate Increase as 9.5% on the NAIC Loss Cost Data Entry Document Form for this is the maximum % per first term.

With this filing, we will be implementing the Premium Transition Rule (Rule 323), which has been Filed under filing AAAM-126098700. The Premium Transition Rule will mitigate an adverse effect on individual policyholders that may receive a large increase in premium due to this rate change. For those policyholders receiving the Premium Transition and who have not completed their last policy term, we will re-initiate the Premium Transition Rule effective March 1, 2013 and it will be spread over a maximum of 4 policy terms.

**The following rules have been added:**

1. Rule 327.10 – AAA OnBoard Discount  
We are introducing a AAA OnBoard Discount. Private passenger vehicles that have an active AAA OnBoard device, provide an odometer reading and are a current AAA member will be eligible for the AAA OnBoard Discount. The discount will apply only upon activation of the device. Activation means the device has been plugged into the vehicle and registered on our network. Active means the device has been plugged into the vehicle, registered on our network and regularly transmits the vehicle's mileage information.

The AAA OnBoard device periodically transmits the vehicle's mileage information wirelessly and is currently only available for compatible vehicle types with a model year of 1996 or newer. This mileage information may be used in the future to determine annual mileage.

2. Rule 327.11 – AAA OnBoard Teen Discount

We are introducing a AAA OnBoard Teen Discount. Private passenger vehicles which are rated with an unmarried operator under the age of 20 and are a current AAA member will be eligible for a AAA OnBoard Teen Discount. The AAA OnBoard device is currently only available for compatible vehicle types with a model year of 1996 or newer. The discount will apply upon activation of the device. Activation means the device has been plugged into the vehicle and has been registered on our network.

The AAA OnBoard Teen Safe Driver program offers policyholders an opportunity to participate in a program encouraging responsible driving habits for teen drivers. Through the use of a website and in-vehicle device, policyholders can identify teen's driving behaviors.

3. Rule 327.12 – Drivesharp Discount

We are introducing a Drivesharp Discount. Insureds 65 years old or older who have successfully completed the Drivesharp computer-based program will be eligible for the Drivesharp discount. Upon confirmation that the program has been completed, the insured will receive this discount for 3 years after the course completion date. After the 3 year period, the program must be repeated to again qualify for the discount.

The Drivesharp program is an interactive software program that is designed to help improve a person's reaction time. The improved reaction time could result in safer driving. This software is offered to AAA insureds/members in partnership with the AAA Foundation for Traffic Safety and Posit Science.

4. Rule 327.13 – Verified Mileage Discount

We are introducing a Verified Mileage Discount. When a policyholder with a private passenger vehicle(s) provides a new or updated odometer reading at new business, for an amendment or for their annual renewal they will be eligible for the Verified Mileage Discount. This information must be provided upon request to maintain the discount.

The odometer reading is mandatory for new business policies and when a vehicle is added during the policy term. Therefore, this discount will apply to all qualifying vehicles on new policies and amendments to current policies with policy effective dates on or after 3-1-13.

If a policyholder has provided us an odometer reading within the last 9 months, we will apply this discount on their first renewal effective on or after March 1, 2013. We are applying this discount since the policyholder will not have another opportunity to provide an updated reading until their renewal that would be effective on or after September 1, 2013. This discount will be applied for 6 months (one policy term). We will then

request the odometer reading prior to the next renewal. If a reading is obtained, this discount will apply for 1 year.

If we have provided the policyholder an opportunity to provide us an odometer reading within the last 9 months and they did not provide the reading, we will send another questionnaire indicating that if they provide the odometer reading now, they will receive a discount at their next renewal. This questionnaire is to make sure all policyholders are aware of the discount. This discount will be applied for 6 months (one policy term). We will then request the odometer reading prior to the next renewal. If a reading is obtained, this discount will apply for 1 year.

Those policyholders that provided an odometer reading longer than 9 months, will be sent another questionnaire indicating that if they provide the odometer reading again, they will receive a discount at their next renewal. If the odometer reading is received, the discount will apply for 1 year.

If the odometer reading is received after the renewal effective date, the policy may be amended to add the reading.

5. Rule 332 – Accident Forgiveness

We are introducing accident forgiveness. An accident in a 3 year experience period currently used in rating will be forgiven if all of the following qualifying criteria is met:

- For all rateable drivers on the policy, it has been greater than 5 years from the occurrence date of the accident to the occurrence date of the most recent prior claim that impacted the policy by increasing the premium, and
- For all rateable drivers on the policy, it has been greater than 3 years from the occurrence date of the accident to the violation date of the most recent prior surchargeable violation, and
- ACIIE plus prior carrier longevity at the time the accident was added and impacted premium is 5 years or greater.

An accident that is being evaluated for Accident Forgiveness must be an ACIIE claim or a claim with an ACE affiliate with an occurrence date **on or after March 1, 2013**. Accident Forgiveness is at the policy level. Only one accident will be forgiven per policy. The loss must be associated to a driver that is on the policy as a principal or incidental operator or any non-driver who is listed as a named insured.

**The following rules have been revised:**

1. Table of Contents  
The Table of Contents has been revised to reflect the changes made in this filing.  
  
This replaces the Table of Contents dated 1-1-2011.
2. Rule 302.1 – Multiple Car Use Factor  
We currently apply a multiple car use factor based on number of vehicles. We are implementing additional variables for our multiple car use factor with this rate change. A rate reduction will now be based on the number of vehicles on the policy, the number of drivers on the policy and the age of the youngest driver on the policy. Only vehicles that carry Bodily Injury Liability coverage will be included in the vehicle count. The rate reduction will now be applied to all coverages.  
  
If a policy has only one vehicle in the household, but has a related policy in the same household, the rate of the one vehicle policy will be reduced.  
  
This replaces Rule 302.1, dated 6-15-2010.
3. Rule 323 – Premium Transition Rule  
This rule has been revised to clarify how premium transition should be applied. Premium transition will only be applied to premium changes as a result of a rate change or a rating plan change. Premium transition will not apply to policy changes that usually occur at renewals and changes to policy exposure or coverage.  
  
This replaces Rule 323, dated 8-1-2009.
4. Rule 325 – Service Charge  
This rule has been revised to remove reference to automatic credit card plan. This payment plan option is no longer available.  
  
This replaces Rule 325, dated 8-1-2009.
5. Rule 327.9 – Longevity Discount  
The factors have been revised.  
  
This replaces Rule 327.9, dated 10-1-2011.
6. Rule 328 – Discount Factors  
This rule has been updated to add the following discounts:  
AAA OnBoard Discount  
AAA OnBoard Teen Discount

Drivesharp Discount  
Verified Mileage

This replaces Rule 328, dated 10-1-2011.

7. Rule 401 – Available Coverage Limits and Deductibles  
We will no longer offer Full and \$50 Comprehensive Deductible options to new business.

This replaces Rule 401, dated 10-1-2011.

8. Rate Pages  
Our rates have been revised. These new factors will be effective on or after 3/1/2013 and will replace current Rate Pages dated 10/1/2011.

State:	Arkansas	Filing Company:	Automobile Club Inter-Insurance Exchange
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto		
Project Name/Number:	/		

## Superceded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/29/2012	Rate	AAA OnBoard Discount	09/20/2012	RULE 327.10.pdf (Superceded)
08/29/2012	Rate	AAA OnBoard Teen Discount	09/20/2012	RULE 327.11.pdf (Superceded)
08/28/2012	Supporting Document	APCS-Auto Premium Comparison Survey	09/18/2012	PPA Survey Form APCS 2012 (2).pdf (Superceded) PPA Survey Form APCS 2012 (2).xls (Superceded)

**ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**

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**AAA ONBOARD DISCOUNT**

Private passenger vehicles, and those rated as such, that have an active AAA OnBoard device, provide an odometer reading and are a current AAA member will be eligible for the AAA OnBoard Discount. A consent form must be completed to receive a AAA OnBoard device. The discount will apply only upon activation of the device. Activation means the device has been plugged into the vehicle and registered on our network. Active means the device has been plugged into the vehicle, registered on our network and regularly transmits the vehicle's mileage information.

The AAA OnBoard device periodically transmits the vehicle's mileage information wirelessly and is currently only available for compatible vehicle types with a model year of 1996 or newer. The mileage information may be used in the future to determine annual mileage.

This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss, Collision; Comprehensive, Uninsured Motorist Property Damage and Rental Reimbursement.

This discount applies to new and renewal policies with effective dates on or after 3-1-2013. Upon activation, the policy may be amended to add this discount. This discount will be applied on a vehicle basis. The discount will remain on the policy as long as the device is active. If the device is deactivated, the discount will be removed at renewal.

If the AAA OnBoard Teen Discount is currently applied to a vehicle, the vehicle would not be eligible for the AAA OnBoard discount.

If the AAA OnBoard Discount is currently applied to a vehicle, the vehicle will not be eligible for the Verified Mileage Discount. If the device is deactivated, that vehicle may be eligible for the Verified Mileage Discount. If the device does not work in a vehicle, that vehicle may be eligible for the Verified Mileage Discount.

This discount will appear on the Declarations Certificate. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factor.



**ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**

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**AAA ONBOARD TEEN DISCOUNT**

Private passenger vehicles, and those rated as such, which are rated with an unmarried operator under the age of 20 and are a current AAA member will be eligible for a AAA OnBoard Teen Discount. A consent form to enroll in our AAA OnBoard Teen Safe Driver program must be completed to receive a AAA OnBoard device. The discount will apply upon activation of the device. Activation means the device has been plugged into the vehicle and has been registered on our network.

The AAA OnBoard device transmits the vehicle and driver information wirelessly and is currently only available for compatible vehicle types with a model year of 1996 or newer. The AAA OnBoard Teen Safe Driver program offers policyholders an opportunity to participate in a program encouraging responsible driving habits for teen drivers. Through the use of a website and in-vehicle device, policyholder parents or guardians can identify their teen's driving behaviors, including speed, time and date of trips, and vehicle location.

This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss, Collision; Comprehensive, Uninsured Motorist Property Damage and Rental Reimbursement.

This discount applies to new and renewal policies with effective dates on or after 3-1-2013. Upon activation, the policy may be amended to add this discount. This discount will be applied on a vehicle basis. The discount will remain on the policy as long as the device is activated and the rated driver is under the age of 20. If the device is deactivated, the discount will be removed at renewal.

If the AAA OnBoard Teen Discount is currently applied to a vehicle, the vehicle would not be eligible for the AAA OnBoard discount.

This discount will appear on the Declarations Certificate. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factor.

				Private Passenger Auto Premium Comparison Survey Form																			
				FORM APCS - last modified May 2012																			
<b>NAIC Number:</b> 15512 <b>Company Name:</b> Automobile Club Inter-Insurance Exchange <b>Contact Person:</b> Katina Arras <b>Telephone No.:</b> 314-523-7350 ext. 5236 <b>Email Address:</b> <a href="mailto:karas@aaamissouri.com">karas@aaamissouri.com</a> <b>Effective Date:</b> 3/1/2013				<b>Assumptions to Use:</b> 1 <i>Liability-Minimum</i> \$25,000 per person 2 <i>Bodily Injury</i> \$50,000 per accident \$25,000 per accident 3 <i>Property Damage</i> \$100 deductible per accident 4 <i>Comprehensive &amp; Collision</i> \$250 deductible per accident 5 <i>The insured has elected to accept:</i> <i>Uninsured motorist property and bodily injury equal to liability coverage</i> <i>Underinsured bodily injury equal to liability coverage</i> 6 <i>Personal Injury Protection of \$5,000 for medical, loss</i> <i>wages according to statute and \$5,000 accidental</i> 7 <i>If male and female rates are different, use the highest of the two</i>										<b>Submit to:</b> Arkansas Insurance Department 1200 West Third Street Little Rock, AR 72201-1904 <b>Telephone:</b> 501-371-2800 <i>Email as an attachment : <a href="mailto:insurance.pnc@arkansas.gov">insurance.pnc@arkansas.gov</a></i> <i>You may also attach to a SERFF filing or submit on a compact disk</i>									
<b>DISCOUNTS OFFERED:</b> PASSIVE RESTRAINT/AIRBAG 30 % AUTO/HOMEOWNERS 5-12 % GOOD STUDENT 15 % ANTI-THEFT DEVICE 15-25 % Over 55 Defensive Driver Discount 10 % \$250/\$500 Deductible Comp./Coll. %																							
			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
	Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$652	\$808	\$273	\$248	\$667	\$828	\$278	\$254	\$729	\$906	\$302	\$276	\$655	\$813	\$275	\$252	\$922	\$1,150	\$377	\$342	
	Minimum Liability with Comprehensive and Collision		\$1,644	\$2,057	\$647	\$582	\$1,778	\$2,228	\$698	\$629	\$1,776	\$2,225	\$697	\$629	\$1,874	\$2,348	\$736	\$665	\$2,269	\$2,843	\$884	\$796	
	100/300/50 Liability with Comprehensive and Collision		\$1,791	\$2,236	\$713	\$645	\$1,926	\$2,407	\$763	\$689	\$1,933	\$2,419	\$766	\$693	\$2,017	\$2,521	\$802	\$725	\$2,472	\$3,093	\$974	\$879	
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$652	\$808	\$273	\$248	\$667	\$828	\$278	\$254	\$729	\$906	\$302	\$276	\$655	\$813	\$275	\$252	\$922	\$1,150	\$377	\$342	
	Minimum Liability with Comprehensive and Collision		\$1,575	\$1,971	\$620	\$560	\$1,697	\$2,125	\$668	\$601	\$1,700	\$2,129	\$668	\$603	\$1,780	\$2,230	\$700	\$634	\$2,174	\$2,726	\$849	\$764	
	100/300/50 Liability with Comprehensive and Collision		\$1,722	\$2,151	\$687	\$622	\$1,844	\$2,305	\$732	\$661	\$1,857	\$2,323	\$736	\$667	\$1,923	\$2,403	\$766	\$694	\$2,377	\$2,975	\$939	\$846	
2010 Honda Odyssey "EX"	Minimum Liability		\$652	\$808	\$273	\$248	\$667	\$828	\$278	\$254	\$729	\$906	\$302	\$276	\$655	\$813	\$275	\$252	\$922	\$1,150	\$377	\$342	
	Minimum Liability with Comprehensive and Collision		\$1,707	\$2,137	\$671	\$604	\$1,847	\$2,314	\$725	\$653	\$1,842	\$2,308	\$722	\$652	\$1,948	\$2,442	\$764	\$691	\$2,356	\$2,954	\$918	\$827	
	100/300/50 Liability with Comprehensive and Collision		\$1,854	\$2,316	\$737	\$667	\$1,994	\$2,494	\$789	\$713	\$2,000	\$2,501	\$790	\$715	\$2,091	\$2,614	\$829	\$751	\$2,559	\$3,203	\$1,007	\$909	
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$652	\$808	\$273	\$248	\$667	\$828	\$278	\$254	\$729	\$906	\$302	\$276	\$655	\$813	\$275	\$252	\$922	\$1,150	\$377	\$342	
	Minimum Liability with Comprehensive and Collision		\$1,854	\$2,324	\$727	\$654	\$2,006	\$2,516	\$786	\$708	\$1,992	\$2,499	\$779	\$702	\$2,124	\$2,664	\$831	\$750	\$2,549	\$3,197	\$991	\$891	
	100/300/50 Liability with Comprehensive and Collision		\$2,002	\$2,503	\$793	\$716	\$2,154	\$2,695	\$850	\$768	\$2,150	\$2,692	\$847	\$766	\$2,267	\$2,837	\$897	\$809	\$2,752	\$3,447	\$1,080	\$974	
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$652	\$808	\$273	\$248	\$667	\$828	\$278	\$254	\$729	\$906	\$302	\$276	\$655	\$813	\$275	\$252	\$922	\$1,150	\$377	\$342	
	Minimum Liability with Comprehensive and Collision		\$2,006	\$2,515	\$788	\$709	\$2,259	\$2,833	\$884	\$797	\$2,154	\$2,701	\$844	\$761	\$2,473	\$3,103	\$969	\$873	\$2,762	\$3,465	\$1,076	\$968	
	100/300/50 Liability with Comprehensive and Collision		\$2,154	\$2,694	\$854	\$771	\$2,406	\$3,012	\$949	\$857	\$2,311	\$2,895	\$912	\$825	\$2,615	\$3,276	\$1,035	\$933	\$2,965	\$3,715	\$1,166	\$1,051	
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$652	\$808	\$273	\$248	\$667	\$828	\$278	\$254	\$729	\$906	\$302	\$276	\$655	\$813	\$275	\$252	\$922	\$1,150	\$377	\$342	
	Minimum Liability with Comprehensive and Collision		\$1,670	\$2,091	\$657	\$591	\$1,802	\$2,257	\$707	\$637	\$1,797	\$2,252	\$705	\$637	\$1,898	\$2,379	\$746	\$673	\$2,294	\$2,878	\$895	\$806	
	100/300/50 Liability with Comprehensive and Collision		\$1,817	\$2,271	\$724	\$654	\$1,949	\$2,437	\$771	\$697	\$1,955	\$2,445	\$773	\$700	\$2,041	\$2,552	\$811	\$732	\$2,498	\$3,127	\$984	\$888	

**State:** Arkansas **Filing Company:** Automobile Club Inter-Insurance Exchange  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto  
**Project Name/Number:** /

## Superseded Schedule Items

***Attachment PPA Survey Form APCS 2012 (2).xls is not a PDF document and cannot be reproduced here.***